

DEPOSIT AGREEMENT



REGIONS

Member FDIC

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DEPOSIT AGREEMENT

Welcome to Regions Bank. We appreciate your business and we are pleased you are one of our customers. This Agreement contains the following sections:

- Section I: Agreement For Deposit Accounts
- Section II: Time Deposits/Certificates of Deposit
- Section III: Individual Retirement Accounts
- Section IV: Funds Availability Policy
- Section V: Electronic Fund Transfer Disclosure To Our Consumer Customers
- Section VI: Important Information For Our Consumer Customers About Substitute Checks

This Agreement covers any and all deposit accounts you have or have had from time to time with Regions Bank, by whatever name or description, including, but not limited to, checking accounts, savings accounts, money market deposit accounts, time deposit accounts, and certificates of deposit. As used herein, the terms “account,” “deposit,” and/or “deposit account” shall mean and refer to any such deposit account. Additionally, any **BINDING ARBITRATION** provisions set forth in this Agreement also apply to any account, contract, loan, credit, transaction, business, contact, interaction or relationship you may have or have had with us from time to time. Further, as used in, or in relation to, or in interpreting any provision of this Agreement as it relates or applies to any **BINDING ARBITRATION** provisions set forth in this Agreement, the term “account” shall also include any account, other business relationship, interaction or transaction of any nature whatsoever you may hold or have held from time to time with any of us.

You should read this Agreement carefully and keep it with your other account records. The following terms and definitions apply when used in this Agreement:

Agreement - this Deposit Agreement.

Item – includes, without limitation, a check, draft, negotiable order of withdrawal, note, withdrawal slip, oral payment, transfer or withdrawal order made by telephone or in person, and/or withdrawal, payment or transfer order initiated through an automated teller machine (ATM) or point of sale (POS) terminal or any other electronic device, means or network, and/or a check or draft you have authorized a third party to charge to your account, whether by any manual or any electronic means.

You, your, yours, depositor, and customer – as the context may require, any person or entity in whose name the account is maintained according to our records, and/or any person or entity that uses the account or is authorized to transact business on the account, by any means whatsoever, including electronically, whether such authority is evidenced by signature cards, organizational resolutions, or otherwise, and/or any person or entity that has a beneficial interest in the account, and/or any such person’s or entity’s heirs, assignee or successor in interest to the account, including such person’s estate, survivors and wrongful death beneficiaries.

We, us, our, ours, and Regions – Regions Bank, and with respect to any **BINDING ARBITRATION AND/OR WAIVER OF JURY TRIAL** provisions set forth in this Agreement, such terms also mean and refer to Regions Bank and its current and former parent(s), subsidiaries, affiliates, employees, officers, directors, agents, controlling persons and representatives, as well as any other person or company who provides any services in connection with an account, as may exist from time to time.

Other definitions may appear within the remaining text of this Agreement.

► ARBITRATION AND WAIVER OF JURY TRIAL. THIS AGREEMENT CONTAINS PROVISIONS FOR BINDING ARBITRATION AND WAIVER OF JURY TRIAL. YOUR ACCEPTANCE OF THIS AGREEMENT INCLUDES YOUR ACCEPTANCE OF AND AGREEMENT TO SUCH PROVISIONS. WHEN ARBITRATION IS INVOKED FOR CLAIMS SUBJECT TO ARBITRATION, YOU AND REGIONS WILL NOT HAVE THE RIGHT TO PURSUE THAT CLAIM IN COURT OR HAVE A JURY DECIDE THE CLAIM AND YOU WILL NOT HAVE THE RIGHT TO BRING OR PARTICIPATE IN ANY CLASS ACTION OR SIMILAR PROCEEDING IN COURT OR IN ARBITRATION.

SECTION I: AGREEMENT FOR DEPOSIT ACCOUNTS

1. Acceptance Of This Agreement. By signing a signature card when you open an account, by signing any signature maintenance card or other account document for an account, by opening or modifying an account electronically, by depositing funds into, or withdrawing funds from, any account, by being named as a beneficiary or joint owner by an existing owner of an account, by using an account with us, or permitting anyone else to get access to your account through any of our electronic banking services, or by maintaining an account after our sending or providing to you by any reasonable means (including but not limited to: by mail to the mailing address we have for you on our records; by e-mail to the e-mail address we have for you on our records; by making available or publishing on or with the periodic statement of an account; by publishing on our official Web site at <http://www.regions.com> or any subsequent official Regions Bank Web site; or by making publicly available at any of our locations at the time you open or modify an account) this Agreement or any amendment(s) to this Agreement or by your receipt of the same by any means, you agree to the terms of this Agreement, as amended. Our agreement with you includes this Agreement, our pricing schedule, funds availability policy as posted, and any supplemental provisions we print concerning your account, which are applicable. All these documents together are a contract between you and us.

We may also provide you with agreements and disclosure statements ("Disclosure Statements") governing certain services associated with your account, including, but not limited to, ATM or debit card services, telephone or online banking services, preauthorized funds transfer services, and wire transfer services. Both this Agreement and the Disclosure Statements govern those services. If, however, any provision of this Agreement conflicts with any provision of a Disclosure Statement, then the conflicting provision of the Disclosure Statement shall prevail with respect to the corresponding service. To the fullest extent permitted by law, we may provide you notices and disclosures by electronic means. You agree that, unless otherwise expressly agreed by us in writing, the deposits in your account are general deposits. You further agree that the relationship between us and you with respect to any account covered by this Agreement, including one titled as a "trust account" or similar designation, is solely that of debtor and creditor, and that we are not acting as your fiduciary.

2. ARBITRATION AND WAIVER OF JURY TRIAL. Except as expressly provided herein, you and we agree that either party may elect to resolve by **BINDING ARBITRATION** any controversy, claim, counterclaim, dispute or disagreement between you and us, whether asserted or brought in a direct, derivative, assignee, survivor, successor, beneficiary or personal capacity and whether arising before or after the effective date of this Agreement (any "Claim"). Claim has the broadest possible meaning and includes, but is not limited to, any controversy, claim, counterclaim, dispute or disagreement arising out of, in connection with or relating to any one or more of the following: (1) the interpretation, execution, administration, amendment or modification of the Agreement or any agreement; (2) any account; (3) any charge or cost incurred pursuant to the Agreement or any agreement; (4) the collection of any amounts due under the Agreement, any agreement or any account; (5) any alleged contract or tort arising out of or relating in any way to the Agreement, any account, any agreement, any transaction, any advertisement or solicitation, or your business, interaction or relationship with us; (6) any breach of any provision of the Agreement; (7) any statements or representations made to you with respect to the Agreement, any agreement, any account, any transaction, any advertisement or solicitation, or your business, interaction or relationship with us; (8) any property loss, damage or

personal injury; (9) any claim, demand or request for compensation or damages from or against us; (10) any damages incurred on or about our premises or property; or (11) any of the foregoing arising out of, in connection with or relating to any agreement which relates to the Agreement, any account, any credit, any transaction or your business, interaction or relationship with us. **If either party elects to arbitrate, the Claim shall be settled by BINDING ARBITRATION under the Federal Arbitration Act (“FAA”).** This agreement to arbitrate shall include any Claim involving our current and former officers, directors, employees, agents, representatives, contractors, subcontractors, parent, subsidiaries, affiliates, successors, assigns, any third party that assigned any agreements to us and any of the respective current and former employees, officers, agents or directors of such affiliates or third parties, and any such Claim against any of those parties may be joined or consolidated with any related Claim against us in a single arbitration proceeding. In addition, if we become a party in any lawsuit that you have with any third party, whether through intervention by us or by motion or pleading made by you or any third party, we may elect to have all claims in that lawsuit between you and such third party to be resolved by BINDING ARBITRATION under this Agreement.

The arbitration shall be administered by the American Arbitration Association (the “AAA”) under its Commercial Arbitration Rules and its Supplementary Procedures For The Resolution Of Consumer-Related Disputes (the “Arbitration Rules”) in effect at the time the demand for arbitration is filed. In the event of a conflict between the Arbitration Rules and this Agreement, this Agreement shall control, except that, in the event that the AAA determines that any provision of this Agreement does not comply with applicable standards stated in the AAA’s Consumer Due Process Protocol, the standards of the Protocol shall control. We will tell you how to contact the AAA and how to get a copy of the Arbitration Rules without cost if you ask us in writing to do so. Or, you may contact the AAA directly at 1-800-778-7879 (toll free) or at www.adr.org.

If the AAA’s Supplemental Procedures for Consumer-Related Disputes apply to your Claim and if your Claim for actual damages does not exceed \$10,000, you shall be responsible for paying one-half of the arbitrator’s fees up to a maximum of \$125. If your Claim for actual damages exceeds \$10,000 but does not exceed \$75,000, you shall be responsible for paying one-half of the arbitrator’s fees up to a maximum of \$375. For any Claim that does not exceed \$75,000, we will pay all other arbitrator’s fees and costs imposed by the administrator of the arbitration.

If your Claim is a consumer-related claim for actual damages that exceeds \$75,000, or if it is a non-monetary consumer-related Claim, or if it is not a consumer-related Claim, you shall be responsible for paying the administrative costs and arbitrator’s fees as provided in the AAA’s Commercial Fee Schedule. Except as otherwise provided in this Agreement, the final award by the arbitrator(s) may apportion the administrative fees, expenses and arbitrators’ fees between you and us as part of the award, as the arbitrator(s) determines is appropriate.

The fees and cost stated in this Agreement are subject to any amendments to the Arbitration Rules and fee and cost schedules of the AAA. The fee and cost schedule in effect at the time you submit your Claim shall apply. The Arbitration Rules permit you to request a deferral or reduction of the administrative fees of arbitration if paying them would cause you extreme hardship.

Each party also has the option of filing an action in small claims court or your state’s equivalent court, for any Claim or disputes within the scope of the small claims court’s jurisdiction. But if a Claim is transferred, removed or appealed to a different court, we then have the right to demand arbitration of the Claim.

The arbitration of any Claim of \$150,000 or greater shall be conducted by a panel of three arbitrators. The arbitration of any Claim of a lesser amount shall be conducted by one arbitrator. The arbitrator(s)

shall be selected from the AAA's panel of arbitrators by mutual agreement between you and us. If we cannot agree on the arbitrator(s), the procedure for appointment from the national roster as provided by Commercial Arbitration Rule 11 shall apply, except that the AAA shall not unilaterally appoint the arbitrator(s), unless you and we so agree.

Except as expressly provided in this agreement to arbitrate, no Claim may be joined with another dispute or lawsuit, or consolidated with the arbitration of another Claim, or resolved on behalf of similarly situated persons, or brought as private attorney general or on another similar representative basis. For any Claim subject to arbitration, you may not participate in a class action in court or in a class-wide arbitration, either as a plaintiff or claimant, class representative or class member.

All statutes of limitation, defenses, and attorney-client and other privileges that would apply in a court proceeding shall apply in and to the arbitration. Any in-person arbitration hearing will be held at a location that is reasonably convenient to all parties in either your state of residence or the state of your statement address with Regions, with due consideration of their ability to travel and other pertinent circumstances. If the parties are unable to agree on a location, that determination shall be made by the arbitrator(s).

Any dispute regarding whether a particular controversy is subject to arbitration, including any claim of unconscionability and any dispute over the enforceability, scope, reach or validity of this agreement to arbitrate disputes or of this entire Agreement, shall be decided by the arbitrator(s).

The arbitrator(s) shall establish such reasonable procedures as may be necessary for the reasonable exchange of information and materials between the parties prior to such arbitration. In rendering an award, the arbitrator(s) shall apply applicable contract terms, statutes and legal precedent and shall follow the Federal Rules of Evidence, enforce applicable privileges, and employ applicable burdens of proof. The arbitrator(s) shall award only such relief as a court of competent jurisdiction could properly award under applicable law (and which shall be governed by the constitutional standards employed by the courts). The arbitrator(s) shall have the authority to award attorneys' fees, costs and expenses, in whole or in part, in instances where such is authorized by applicable law.

The arbitrator's findings, reasoning, decision, and award shall be set forth in writing and shall be based upon and be consistent with the law of the jurisdiction that applies to the Claim. Judgment on the arbitration award may be entered in any court having jurisdiction.

In the event that the arbitration results in an award which imposes an injunction on you or on us or contains a monetary award in excess of \$250,000.00, the award shall be reviewable on appeal initiated within 30 days of the award by a panel of three new arbitrators selected to hear the appeal under the procedure for appointment from the national roster as provided by Commercial Arbitration Rule 11, except that the AAA shall not unilaterally appoint the arbitrators for the appeal, unless you and we so agree. The decision of the panel shall be by majority vote. Such review shall reconsider anew any aspect of the initial award requested by the appealing party. However, if the award does not impose an injunction on you or on us or contain a money award in excess of \$250,000.00, then the award shall not be appealable and shall only be subject to such challenges as would otherwise be permissible under the FAA.

This agreement to arbitrate does not limit the right of you or us, whether before, during or after the pendency of any arbitration proceeding, to exercise self-help remedies such as set-off, recoupment, repossession, trustee's sales and the like. This agreement to arbitrate

does not limit the right of you or us, whether before or during the pendency of any arbitration proceeding to bring an action (individually, and not on behalf of a class) to obtain provisional or ancillary remedies or injunctive relief (other than a stay of arbitration) to protect the rights or property of the party seeking such relief. However, the arbitrator(s) shall have the power to vacate and/or stay any such proceedings or orders granting provisional or ancillary remedies or injunctive relief, upon application by you or us. The taking by either you or us of any of the self-help remedies or by filing any action in court, including but not limited to the actions described in the preceding sentence, shall not be deemed to be a waiver of the right to elect BINDING ARBITRATION of any Claim upon the filing of a counterclaim, crossclaim, third party claim or the like by either you or us in response to any such action.

You and we specifically acknowledge and agree that this Agreement evidences a “transaction involving commerce” under the FAA, and hereby waive and relinquish any right to claim otherwise. You and we hereby acknowledge, agree and stipulate that Regions Bank is a multi-state banking organization engaging in interstate banking and commerce; Regions Bank’s deposits are federally insured; the funds deposited in any account flow through interstate commerce; and we regularly use the services of businesses located in other states in opening and administering accounts.

Should the AAA be unavailable, unable or unwilling to accept and administer the arbitration of any Claim, or any appellate proceeding, as applicable, or otherwise refuse or decline to accept and administer the arbitration of any Claim, or any appellate proceeding, as applicable – in whole or in part and for any reason whatsoever or for no reason – this agreement to arbitrate shall not fail or be invalidated as a result. Rather, in that instance, any party to the Claim may then petition a court of competent jurisdiction under 9 U.S.C. § 5 to appoint the arbitrator(s). Upon consideration of such a 9 U.S.C. § 5 petition, should the court decline or refuse to appoint the arbitrator(s), then and only then and within 30 days of a final and non-appealable decision on the matter from such court, you and we shall each respectively pick one arbitrator, and those two arbitrators shall then, by mutual agreement and within 30 days of the selection of the second of them, select a third arbitrator. The third arbitrator so selected shall then arbitrate the Claim as the sole arbitrator, except with respect to a Claim for \$150,000 or greater, in which case all three arbitrators so selected shall arbitrate the claim together, with the award and all pre-award decisions made by majority vote. In the case of any arbitration not administered by the AAA, the arbitrator(s) shall still be bound by all applicable provisions of this agreement to arbitrate and the Federal Arbitration Act. They further shall administer and conduct the arbitration under the applicable AAA Arbitration Rules, to the extent such rules may be practicably applied to an arbitration not administered by the AAA.

If any term or provision of this agreement to arbitrate disputes and waiver of jury trial is held to be invalid or unenforceable, the remaining provisions shall be enforced without regard to the invalid or unenforceable term or provision; provided, that if you or we seek to bring a joined, consolidated, or class action for arbitration, and if the foregoing prohibition against the arbitration of joined, consolidated or class actions is finally held by an authority of competent jurisdiction to be invalid or unenforceable, the arbitration agreement between you and us shall then be deemed inapplicable to such joined, consolidated or class action, to the effect that any permitted and lawful joined, consolidated or class action shall be adjudicated in accordance with the provisions of applicable law and shall not be resolved through arbitration (provided further, that the jury trial waiver shall, in any event, remain in full force and effect to the fullest extent permitted by law). This agreement to arbitrate disputes and waiver of jury trial shall survive your death, the closing of your account and the termination of any of your business or transaction(s) with us,

any bankruptcy to the extent consistent with applicable bankruptcy law and shall also survive as to any Claim covered within the scope of this Agreement.

Whether any controversy is arbitrated or settled by a court, you and we voluntarily and knowingly waive any right to a jury trial with respect to such controversy to the fullest extent allowed by law.

3. Deposits; Deposit Of Substitute Checks. You can make deposits by mail, in person, or otherwise at any of our facilities that accept deposits. If you fail to endorse an item that you cash or submit for deposit, we have the right, but are not obligated, to supply the missing endorsement. We may require that certain government, insurance company and other special types of items be personally endorsed by each of the payees. You agree to reimburse us for any loss or expense (including reasonable attorneys' fees as permitted by law) that we incur because you fail to endorse an item exactly as it is drawn. We also have the right to limit, refuse or return any deposit. If we discover an error in any deposit, we may make correcting entries and notify you of the correction.

Preprinted deposit slips help us process deposits more quickly and minimize errors. We will not be liable for any errors resulting from the use of a counter deposit slip, whether completed by you or by one of our employees. You are responsible for reconstruction and proof of loss of any items, including checks and other negotiable instruments included in deposits that are lost or stolen in transit before we have received and accepted the deposit. Further, you agree to fully cooperate and assist in the reconstruction of any items, including checks and other negotiable instruments included in the deposits that are lost or stolen after we have received and accepted the deposit. If a deposit contains foreign currency or items that are denominated in a foreign currency, the final credit for the deposit will be based on the exchange rate in effect at the time we receive final payment for those items in United States Currency.

You acknowledge that any ATM we operate which accepts deposits, our night depositories, our deposit by mail service, and any post-verification deposit service that we offer ("Convenience Depository Services") are for your convenience. We are not accountable for deposits made through any Convenience Depository Service until the deposit is actually verified and accepted by our authorized employees. Our records are conclusive proof of what deposits we received from you through any Convenience Depository Service. Any initial or interim credit that you receive with respect to a deposit made through any Convenience Depository Service is subject to verification by us, and we may make adjustments to your account at any time to ensure proper crediting to your account. You agree to comply with our rules in effect from time to time for making deposits using Convenience Depository Services and you agree to use equipment and supplies (e.g., bags and envelopes) that conform to our specifications. You agree to exercise due care in using any Convenience Depository Service (e.g., by properly sealing depository bags, securing night deposit boxes, etc.), and you agree that we are not responsible for any loss or damage you may incur in connection with the use of any Convenience Depository Service unless the loss or damage is the result of our gross negligence or deliberate malfeasance. We may discontinue or suspend any Convenience Depository Service at any time in our discretion without notice to you, except such notice as may be required by applicable law.

Deposits made after 4:00 p.m. local time where the deposit taking facility is located (or at other times as may displayed or as may be applicable to certain Convenience Depository Services) or on a day when we are not open to the public for carrying on all of our banking functions shall be considered as being made the following business day. Subject to our right of setoff, each deposit you make with us will become available for withdrawal in accordance with our Funds Availability Policy from time to time in effect.

You agree that you will not deposit, without our prior written consent, “substitute checks”, as defined by federal law, or Image Replacement Documents that purport to be substitute checks and have not been previously endorsed by a bank. If you deposit such an item, you agree to reimburse us for losses, costs and expenses we may incur associated with warranty or indemnity claims. If you provide us with an electronic representation of a substitute check for deposit into your account instead of an original check, you agree to reimburse us for losses, costs and expenses we incur because the substitute check resulting from the electronic representation does not meet applicable substitute check standards and/or causes duplicate payments.

In addition to warranties provided elsewhere in this Agreement or provided by law, you warrant that all items, whether paper or electronic, deposited by you for collection by us are properly payable. If you deposit a “Remotely Created Check”, as that term is defined in regulations and/or issuances of the Board of Governors of the Federal Reserve System, as amended, you warrant that the person on whose account the Remotely Created Check is drawn authorized the issuance of the check in the amount stated on the check and to the payee stated on the check.

4. Collection Of Items. In receiving items for deposit or collection, we act as your collection agent and assume no responsibility beyond the exercise of ordinary care. Special instructions for handling an item are effective only if made in a separate writing and given to us along with the item. Any special instructions are subject to acceptance by us in our sole and absolute discretion, and in any event, you must give us reasonable notice and opportunity to act on any special instructions that you give us. We will not be liable for default or negligence of our correspondents or for loss in transit, and each correspondent will be responsible for its own negligence. Items and their proceeds may be handled in accordance with applicable Federal Reserve rules, clearinghouse rules, funds transfer system rules, and contractual agreements with other financial institutions. All items are credited subject to final payment and our receipt of cash or its equivalent. Without prior notice to you, we may charge back any dishonored item at any time, whether before or after final payment by the drawer’s bank, even if doing so results in an overdraft in the account. We may exercise charge-back whether the item is returned or not, and whether it is returned by electronic or other means. You will be liable for any overdraft created by the charge-back, including applicable overdraft fees. We are authorized to pursue collection of previously dishonored items and, in doing so, we may permit the payor bank to hold an item beyond any applicable deadline.

We may from time to time offer a service whereby we immediately cash checks or other items that we receive from you for collection without regard to insufficient collected or available funds in your account to cover the checks or items at that time. In the event that you use such service, you agree to pay our applicable fees and charges. We reserve all rights of chargeback and other rights and remedies as provided in this Agreement, or as provided by law, in the event such checks or items are dishonored or returned unpaid, or in the event that you breach any warranty or other term of this Agreement with respect to such checks or items, and our immediate cashing of such checks or items in exchange for a fee shall in no way be construed as a waiver of such rights and remedies.

As your agent for collecting your checks, we may “truncate” your paper checks (i.e., convert them into electronic information or images) and present and return them electronically. We may also truncate paper checks that are dishonored by the drawer’s bank when we re-present them. Under authority of federal law (commonly called “Check 21”), we may reconvert a truncated check into a paper “substitute check” which is the legal equivalent of the original. For further details, see Section VI – Important Information For Our Consumer Customers About Substitute Checks below.

5. Authorized Signers; Remotely Created Drafts; Facsimile Signatures. You appoint as your attorney-in-fact and/or duly authorized agent each person whose name is recorded on the signature card for an account to conduct all business with respect to the account (except as restricted herein) including, but not limited to, issuing stop payment orders, depositing funds to the account, closing the account and receiving the balance of funds on deposit, endorsing any item payable to a depositor (or payable jointly to a depositor and any other person) for deposit to the account, and withdrawing funds from the account. You authorize us to honor instructions received by us from any such person, whether such instructions are written, oral (including by telephone) or electronic. Where applicable law requires your concurrence in any transaction or business regarding or affecting your account, you expressly authorize any other signatory on your account to concur on your behalf as your attorney-in-fact or agent, and the authorization of any such transaction or business by any other signatory constitutes your concurrence without any further action or expression on the part of such signatory or on your part. Because our automated check processing precludes us from identifying items that require multiple signatures, you agree that any multiple signature requirement is for your internal purposes only, and you authorize us to debit your account even though the item contains less than the required number of signatures. We may, if we elect to do so, honor items signed in a different form from that set forth on the signature card, or we may refuse to pay any item where the account to be charged is not accurately described or encoded, or the signer's name is in a form different from that on our records of persons authorized to sign. Subject to any other provisions of this Agreement relating to our procedures, conditions, requirements, and discretion as to powers of attorney, and without limitation on the foregoing provisions as to the attorney-in-fact and/or agency status of the other signatories on your account, an authorized signer may appoint one or more attorneys-in-fact to execute items on his or her behalf. An attorney-in-fact may sign his or her own name or the name of the authorized signer for whom he or she is acting. All authorized signers are bound by and subject to the terms and conditions of this Agreement.

If we pay an item that you have not signed, but you have provided information identifying your account to a seller of property or services who created an item purportedly authorized by you, payment of the item is deemed to be authorized.

If you use a facsimile signature or other form of signature for signing or authenticating items drawn on your account, you assume the entire risk that such facsimile signature or device will be used improperly or by an unauthorized person. We will have no liability to you for paying items signed or authenticated by any person who is not authorized to affix such facsimile signature or use such device or by any person who exceeds his or her authority to do so.

6. Fraud Detection And Deterrence; Identity Theft. Check fraud and identity theft are big problems for banks and their customers. There are several precautions you can and should take to decrease the risk of unauthorized debits to your account. Such precautions include, but are not limited to:

- Safeguarding critical identity information such as your deposit account number.
- Safeguarding checkbooks, unused checks, electronic access devices, ATM and debit card PIN numbers, and facsimile signature machines.
- Reviewing checkbooks, unused checks and online statements for unauthorized activity upon any suspicion that checks may have been stolen.
- Closing your account immediately upon discovery of any known or suspected unauthorized debits.
- Using services that help detect and deter fraud (such as

“positive pay”). If we offer you such a product or service, you agree that if you fail to accept and implement it you will be precluded from asserting claims against us for paying any unauthorized debit that could have been avoided by use of the product or service.

You agree to call us immediately at **1-800-REGIONS (734-4667)** if you suspect or detect any fraudulent activity or unauthorized transactions in your account, and you agree to cooperate with us to mitigate the effect of any fraudulent or criminal activity affecting your account and to recover any losses you or we may incur as a result of fraudulent or criminal activity affecting your account.

7. Payment Of Items; Limits On Withdrawal; Cashing Checks For Non-Customers.

You agree that we may pay items presented for payment in any order that we choose, and without limiting the scope of our discretion, we expressly reserve the right to pay items in decreasing dollar amount (i.e., from the largest dollar amount to the smallest dollar amount) and/or pursuant to any real-time posting methodology. Without notice to you, we may change the order in which we generally pay items at any time and from time to time. In the event you do not have sufficient funds in your account to pay all items or withdrawal requests presented to us on a given day, we may pay such items or honor such requests in any order we choose, and we may return items or refuse payment requests in any order we choose. You will be responsible for the payment of any fees which are imposed as a result of our decision making process. The method and order which we choose to pay items may result in higher aggregate fees being charged against your account than other methods which may have been used. If we pay any item which results in an overdraft in your account, you agree to pay us for the amount of the overdraft and to pay our standard overdraft or nonsufficient funds fee then in effect. If we return any item which would have overdrawn your account if the item had been paid, you agree to pay our standard nonsufficient funds or returned item fee then in effect. An overdraft, nonsufficient funds, or returned item fee may result from any item presented against insufficient funds in your account, including a check, in-person withdrawal, ATM withdrawal, debit card transaction, or withdrawal by any other manual or electronic means whatsoever. We may charge the amount of any overdraft and/or any overdraft, nonsufficient funds, or returned item fee to any account you have with us. All fees are set forth in our pricing schedule. Other provisions of this Agreement may provide additional information regarding overdrafts and overdraft protection.

As you use your account, you should bear in mind that modern payments systems may be more likely to process transactions in real-time order. In such a processing environment, if you do not wish to incur overdraft, nonsufficient funds, or returned item fees when you write a check or initiate a debit, you should make sure your account contains sufficient funds at that time to cover the transaction. If you initiate transactions when your account does not contain sufficient funds and then later make a deposit to cover those transactions, it is likely that those transactions could overdraw your account or be returned for insufficient funds.

We reserve the right to limit the amount of funds that may be withdrawn from your account in cash for various reasons including, without limit, the amount of currency that is available at a particular branch or ATM terminal. This limit is in addition to those set forth in other sections of this Agreement.

We process items with high-speed automated equipment. In order for that equipment to function properly and efficiently, all items drawn against an account or used to withdraw funds from an account must meet certain formatting and other technical specifications. Information concerning these specifications is available upon request. If an item that does not meet these specifications is presented to us, we reserve

the right to reject the item, impose a special fee for processing the item, or both. We also reserve the right to refuse a withdrawal or transfer request which is attempted by any manner not specifically authorized for the account in question, which is greater in frequency or number than that specifically permitted for the account in question, or which is for an amount less than any minimum withdrawal or transfer denomination required for the account in question.

Some checks that you originate as paper checks may be truncated (i.e., converted into electronic information or images). The truncated items may be reconverted to substitute paper checks. In either case, we may debit your account for these items, regardless of the form they take. Moreover, we may debit your account for other items that do not qualify under federal law as "substitute checks", including electronic information and Image Replacement Documents, if they are replacements for properly payable items.

Because cashing a check for a person who does not maintain a deposit relationship with us exposes us to additional fraud risks and imposes additional administrative burdens on us, you agree that that we may (a) charge a fee for cashing a check for any such person when the check is drawn on your account, (b) deduct the fee from the cash remitted to such person, and/or (c) require a thumbprint or other physical and/or documentary requirements from such persons. You release us from any and all claims and liability for charging any such person a check cashing fee and/or for refusing to process or pay a check for which the fee is not paid or with respect to which physical or documentary requirements are not satisfied, including (but not limited to) any claims for wrongful dishonor.

8. Interest-Bearing Accounts.

Account Limitations. We reserve the right to ask for seven days' written notice before you may withdraw money from savings and money market deposit accounts and from interest-bearing checking accounts that we designate as, or that are classified in our books and records as, negotiable order of withdrawal (NOW) accounts, as such accounts are defined and described in 12 U.S.C. § 1832, 12 C.F.R. Part 204, and/or other applicable regulations, as amended. You must satisfy any and all eligibility requirements established by federal regulations or us in order to maintain these accounts. You may make an unlimited number of withdrawals in person or withdrawals/transfers at an ATM from a money market deposit account or a savings account; however, under federal regulation you are not permitted in any statement cycle or calendar month, whichever period is shorter, to make more than six transfers or withdrawals to another account you have with us or to a third party by means of preauthorized or automatic transfers, or by means of telephonic (including data transmission) agreement, order or instruction, or by means of personal computer (including online banking and bill payment services) or by means of draft, check, debit card, or similar order to a third party (to the extent permitted by the account). We will determine the number of third party transfers for your statement period based on the date posted. If these limitations are exceeded on a regular basis, we may, in our discretion, (a) close the account, (b) close the account and open another account in your name that permits unlimited check writing privileges and that may not bear interest, (c) terminate the draft and transfer capabilities on the account, (d) without closing the account, convert the account to another type of account that permits withdrawals in excess of the foregoing limitations and that may not bear interest, and/or (e) exercise other rights and remedies available to us. Please refer to our schedule of fees for transaction and other fees related to these accounts. There may be other limitations that apply to these accounts.

Payment Of Interest. We have no obligation to pay interest on any deposit, except as required by law or otherwise agreed by us or disclosed to you in writing. For interest-bearing accounts, interest will be paid at the rate and on the interest payment dates we establish from

time to time for that type of account. We use the daily balance method to calculate the interest earned on your account. This method applies a daily periodic rate to the collected balance in your account each day. Interest begins to accrue on cash, electronic payments and on deposits of checks drawn on us on the business day the cash or such check is deposited into your account. Interest begins to accrue on your account no later than the business day we receive credit for the deposit of items such as a check you deposited to your account. We will receive credit for checks drawn on other financial institutions based on the general availability schedule established either by the Federal Reserve Bank or its appropriate branch for the district in which we are located. We may not pay interest on funds represented by an item that is returned unpaid. If your account is converted for any reason from an interest-bearing to a non-interest bearing account before interest is credited, you will not receive the accrued interest. To receive interest (or certain rates of interest) on your type of account, you may be required to maintain a minimum balance of collected funds established by us from time to time. The interest rate paid on your interest-bearing account is determined by us, in our sole judgment and discretion. The Interest Rate and Annual Percentage Yield (APY) may vary depending on the type of account, the balance in the account, and other factors. For certain types of accounts, the interest rate and APY may vary as often as every day. The details of these conditions are contained in the pricing schedule.

9. Sub-Accounts. Accounts, whether interest-bearing or non-interest-bearing, may be divided into two sub-accounts: a transaction sub-account to which all financial transactions are posted; and a money-market holding sub-account into which available balances above a preset level are transferred daily. Funds will be retransferred to the transaction sub-account to meet transactional needs. For non-interest bearing accounts, both sub-accounts are non-interest bearing. For interest bearing accounts, both sub-accounts pay the same interest rate. Transfers can occur on any business day. Transfers to the holding sub-account will be made whenever available balances in the transaction sub-account exceed a preset level. Transfers from the holding sub-account to the transaction sub-account will be made whenever transaction sub-account balances fall below a preset level. Because banking regulations limit the number of transfers between these types of sub-accounts, all balances in the holding sub-account will be transferred to the transaction sub-account in the sixth transfer in any calendar month. Both sub-accounts are treated as a single account for purposes of deposits and withdrawals, access and information, tax reporting, fees, etc., except that we reserve the right to require seven days' advance notice before permitting a withdrawal from the holding sub-account. We are required by law to reserve this right.

10. Review Of Statements. You are responsible for exercising reasonable promptness in examining your account statement each statement period, or if provided, originals or imaged copies of cancelled checks, or your account activity through the internet if we provide such access, to determine whether any payment or debit was not authorized because of an alteration of an item or because a signature or endorsement on the item was unauthorized, or for any other discrepancy or reason for which you believe that the debit is not correct. If you discover an unauthorized payment or other discrepancy, you must promptly notify us in writing of the relevant facts. Your report must identify the specific items or debits that you are challenging.

If you fail to comply with your duty to examine your statements and account activity and report errors, discrepancies and unauthorized transactions, in addition to any and all other rights and remedies available to us, we shall have the defenses contained in § 4-406 of the Uniform Commercial Code (UCC), as amended, as adopted in the state in which your account was established. In addition, if your claim involves a series of items containing unauthorized signatures or alterations by

the same wrongdoer, you shall be precluded from asserting against us any unauthorized signature or alteration by the same wrongdoer on any item paid in good faith on or after 10 calendar days after the first statement describing the first altered or unauthorized item was sent or made available to you. By this provision, you and we intend to define a reasonable time period for the examination of bank statements for purposes of the "Repeater Rule," or the "Same Wrongdoer" rule as provided in § 4-406(d) of the UCC.

Without regard to the care or lack of care of either you or us, if you fail within 30 calendar days after the statement or item is sent or made available to discover and report with respect to an item (i) your unauthorized signature, (ii) any unauthorized or missing endorsement, or (iii) any alteration on an item, you shall be precluded from asserting against us the unauthorized signature, the unauthorized or missing endorsement or alteration on that item. This absolute preclusion applies (i) to each item that you fail to report within 30 calendar days and (ii) regardless of the legal theory you assert. By this provision, you and we intend to shorten the absolute statutory preclusion period for unauthorized signatures and alterations specified in § 4-406(f) of the UCC and to establish a contractual condition precedent for reporting claims involving unauthorized or missing endorsements.

Except for transactions covered by the Electronic Funds Transfer Act or unauthorized debits involving Substitute Checks, you must report any other problems with your account within 30 calendar days of the date we send or make available the statement or items, failing which you will be precluded from asserting the problem against us, even if we fail to exercise ordinary care in the transaction.

If we provide you with access to your account via the internet, then for purposes of your duty to examine your statements and account activity and report errors, discrepancies and unauthorized transactions, account statements and items will be deemed to be "made available" on the day the subject debit occurred, whether you accessed your account through the internet or not.

If you do not timely receive any account statement, you shall notify us as soon as possible but in no event later than 10 calendar days after such account statement would ordinarily be received by you.

You agree to complete such affidavits and documents we deem necessary to process any claim you make regarding your account. You also agree that you will provide all reasonable cooperation to us in the civil or criminal prosecution of (i) any party responsible for any unauthorized withdrawals from your account or (ii) any party who has made an unauthorized endorsement on any item payable to you if such item was deposited or negotiated by us. Your failure to comply with these procedures may result in a denial of your claim.

We will mail the statement to the address for the account in our records, unless you and we have agreed to a different means for the delivery of statements. You agree to notify us immediately of any change in your mailing address for the delivery of statements. If any statement is returned to us because of an incorrect address, we may suspend sending statements to you until you notify us of your correct mailing address, or we may, at our sole discretion and without obligation, use any source available to us to update and/or validate the accuracy of your mailing address and begin sending statements to such updated and/or validated address. If you have requested us to hold, rather than mail your statements, you must call for them promptly. You will be responsible for the same care in reviewing the statements and related items as if they were mailed.

11. Check Retention Accounts. If you select an account in which checks are truncated or imaged, you authorize us to retain a copy at our expense of all checks, drafts, and/or debit or credit advices for the account. The original documents will be destroyed after they have been copied. The copies will be available for seven (7) years from the date

the checks are paid. All copies produced are subject to a copy fee. To produce a copy, we need the account number, the check number, the exact amount of the check, and the date the check was paid. If we can't provide a check copy and you lose money as a result, our liability is limited to any direct loss you sustain up to the amount of the check. You agree to provide any information we require concerning the missing check prior to our payment of your claim, and if you fail to substantiate your claim, we may decline to pay it. You agree that our retention of checks and other items does not alter or waive your responsibility to examine your statements or change the time limits for providing notice to us of forged or altered items, or other errors.

12. Service Charges. You agree to pay all service charges and fees that apply to your account or transactions within or affecting your account. The amounts of charges and fees are subject to change from time to time, and new types of charges and fees may be added and apply to your account from time to time. We will notify you of changes and additions to fees and charges as required by applicable law; otherwise, such changes and additions may be made without notice to you. You acknowledge receipt of a schedule of fees listing current service charges, fees and balance requirements. You further acknowledge that the schedule of fees you have received does not necessarily reflect all possible fees and charges that may apply to your account from time to time. A current schedule of fees is available at our branch offices, and you may request information about any fees and charges applicable to your account from any of our customer service representatives. You agree that we may debit all applicable fees and charges, as well as charges for the purchase of checks, drafts, and other items purchased by you from or through us, to your account when due without further notice. You also agree that we will not be liable for returning items because of insufficient funds that result from debiting your account for these charges. In addition, you agree to pay all expenses, including reasonable attorneys' fees, involved in the collection of fees, charges, overdrafts, or the enforcement of any other of our rights or remedies in relation to your account.

13. Endorsing Items. If you sign, stamp or affix an endorsement to an item that extends into the space reserved for bank endorsements or otherwise cause our endorsement to be obscured, and the return of an item is delayed because of the obscured bank endorsement, you agree to reimburse and hold us harmless against any loss, expense and cost we may incur because of your endorsement. You authorize us to debit any such amount against your account without further notice to you.

14. Information-Sharing. If you are a consumer who has obtained a financial product or service from us that is used primarily for personal, family or household purposes, you should refer to our privacy notice for a description of our information sharing policies and practices. You may request a copy of our privacy notice from any of our customer service representatives. Provisions regarding the sharing of consumer account information are also set forth in Section V – Electronic Fund Transfer Disclosure to Our Consumer Customers. Otherwise, you agree that we may disclose information as necessary or convenient to perform our obligations and responsibilities in relation to your account, or to the extent not prohibited by law. If you authorize or direct a third party to request information from us about your account or your other banking relationships with us, you acknowledge and agree that we may charge a fee for furnishing the information to such party.

15. Verification. You authorize us to investigate or reinvestigate at any time any information provided by you in connection with your application for or use of any account, and to request reports from credit bureaus and consumer reporting agencies for such purposes and for any other purpose permissible under applicable law.

16. Automated Clearing House. From time to time, you may be a party to an Automated Clearing House (ACH) entry that may be credited or charged to your account. You agree to be bound by applicable

automated or other clearing house rules and regulations then in effect. Some checks that you give to a merchant may be converted by the merchant into ACH debit entries, in which case they will be collected electronically and charged against your account much more quickly than a paper check. This means that (a) you will have a reduced right to stop payment, (b) you need to make sure that your account has sufficient collected funds to cover the debit, and (c) you will not receive any copy of a cancelled check with your monthly statement. If a merchant uses a blank check to initiate a debit entry at the point of sale, the merchant should return the voided check to you. You should treat the voided check with care because someone else who obtains possession of it could use the information to initiate additional debits against your account. A merchant who receives your check by mail should give you notice of the conversion but will destroy the original check. Whether your check is converted at the point of sale or at the merchant's lockbox, a description of the transaction will appear on your monthly statement from us. For further information on ACH transfers, see Section V – Electronic Fund Transfer Disclosure to Our Consumer Customers.

17. Wire Transfers. We have established rules and security procedures for initiating and receiving funds transfers not subject to the Electronic Fund Transfer Act or Regulation E. These include a requirement that you sign a Funds Transfer Agreement before we initiate certain funds transfers. In the event you do not execute our Funds Transfer Agreement and in consideration of our handling your funds transfers, you agree to abide by our established rules and security procedures for funds transfers which include, without limitation, the following:

Governing Rules. You agree to be bound by any rules then in effect governing the use of any system through which the funds may be transmitted including, but not limited to, Federal Reserve Board Regulation J with regard to FEDWIRE.

Notice. We will not give telephonic notice to you of incoming credits unless you make a written request for the service in advance. If so requested, we will use reasonable efforts to provide such notification, but shall have no liability for failure to notify or for incorrect or untimely notification. You will receive confirmation of executed funds transfer payment orders in the periodic statements provided by us to you. If you believe we have failed to properly credit or debit a transfer to you, you agree to promptly notify your account officer or banking representative at the branch where you do your principal business of all of the relevant facts. If you fail to notify us within 30 days of the mailing of the statement reflecting the debit caused by a wire transfer, the debit is deemed to be authorized.

Final Payments. Except for FEDWIRE funds transfers, any credit we give you is provisional until we receive final payment. If we do not receive final payment, you agree that we may reverse the credit to your account or that you will otherwise reimburse us if funds in your account are not sufficient.

Compensation. In the event we shall be liable to you for the delay or improper completion of funds transfer as a result of our error, our liability shall be limited to payment for loss of interest on the use of the funds. Interest shall be calculated on the basis of the average Federal Funds rate for the period involved. Any such compensation will be paid, in our option, by either (a) a lump sum payment of cash, or (b) a credit to your account with us.

Use of Account Numbers. You are notified and agree that if your payment order in a funds transfer identifies any bank or the beneficiary by both a name and an identifying (or bank

account) number and the name and number identify different persons, execution of the payment order, payment to the beneficiary, or cancellation of the payment order may be made solely on the basis of the identifying number. We shall have no liability for failing to detect any error contained in any payment order sent by you to us.

By using any of our funds transfer services, you acknowledge and agree that our methods and procedures for the authorization and authentication of funds transfers constitute commercially reasonable security procedures under applicable law.

18. Assignment. Accounts are transferable only on our records, and except as expressly provided in this Agreement, you may not assign or transfer your account (whether as security for a debt or otherwise) or this Agreement, or any of your rights therein or thereunder, without our written acknowledgement and consent, which may be granted or withheld in our absolute discretion. In the event we acknowledge and consent to the transfer or assignment of any account, such account will remain subject to our right of setoff and our other rights and remedies hereunder with respect to obligations incurred and defaults, events, and/or circumstances occurring or existing both before and/or after the transfer or assignment. We may assign this Agreement and/or any or all of our rights hereunder, or delegate any or all of our responsibilities hereunder, to any third party or parties in our discretion and without notice to you, subject to the requirements of applicable law. Subject to the foregoing, this Agreement shall be binding on the parties hereto and their respective successors and assigns.

19. Insufficient Funds And Overdrafts. If an item is presented for payment on your account at a time when there is an insufficient balance of available funds in your account to pay the item in full, you agree to pay us our charge for items drawn against insufficient or unavailable funds, whether or not we pay the item. If any item is presented again after having previously been returned unpaid by us, you agree to pay this charge for each time the item is presented for payment and the balance of available funds in your account is insufficient to pay the item. You waive notice of the return of any item unpaid and notice of the imposition of any insufficient or unavailable funds charge. At our election, we may pay any item drawn against your account even though the item causes an overdraft to the account. You agree to pay the overdraft amount and applicable fee. If the account is a multi-party account, you agree that all depositors will be personally liable, jointly and severally (and solidarily if applicable), for payment to us of all overdrafts on the account, regardless of which depositor created the overdraft and whether the other depositors knew of the overdraft, participated in activity on the account, or benefited from the overdraft. We are under no obligation to let you overdraw your account. The honoring of past overdrafts will not obligate us to honor overdrafts in the future. You understand that any overdraft in your account may be subject to a security interest that you have granted in the past or will grant in the future to support another debt you owe us.

20. Automated Item Processing. We have adopted collection and payment procedures that allow us to process all items at a lower cost to our customers. These automated procedures involve high-speed automated check processing machines that read information encoded onto each item in magnetic ink. In recognizing this fact, you agree that we may disregard any information on an item drawn on your account other than the signature of the authorized signer, the identification of the drawee bank and payee, the amount of the item, and any other information that appears in magnetic ink at the bottom of the item. We are not bound by any other information on the item, including terms such as "Payee's endorsement required," "Not good for more than \$(amount)," "Void if not paid in (number) days," and similar language. You also agree that we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for the sight examination of any items, or do

not provide for sight examination of items below a threshold amount we determine from time to time. We will not be liable for processing errors or delays due to printing inaccuracies or faulty magnetic ink encoding of critical data that result from your use of checks or other items in a form not approved by us in advance. Checks you write may be converted into electronic information or images (truncated) during the check collection and return process. If you elect to have your checks printed by a vendor that has not been approved by us, or you use check stock or features (e.g., security features) that cause critical data to disappear or be obscured upon truncation, or you make your check out in a way (e.g., using a lightly colored ink) that causes critical data to disappear upon truncation, you agree to bear the risk of loss. You also agree to bear the risk of loss if you use check stock that contains printing inaccuracies, faulty magnetic ink, faulty encoding, or duplicate serial numbers.

21. Postdated, Stale And Expiration Date Items. If an item presented for payment against your account is postdated or contains an expiration date, we may pay the item when presented or return it, at our option. We will not be responsible for paying any such item before its date or after the relevant date unless you have notified us in a separate writing that you have postdated the item or have issued the item with an expiration date in sufficient time to permit us to act on the advice in the ordinary course of business. We shall have the right, at our option and without notice to you, to pay or return any item that is presented for payment against your account more than six months after its date, and we shall have no liability to you for taking either such action. In order to be valid, notice of a postdated item must contain the following information: (a) your name, (b) the name of the person who signed the item, (c) the name of the payee, (d) the date of the item, (e) the amount of the item, (f) the number of the item, and (g) the number of the account on which the item was drawn. We will not be liable if the information you give us is not correct or complete, or if any other reasonable information regarding the item that we request is not given and the item is paid prior to the indicated date. We are entitled to a reasonable period of time after receipt of a notice concerning a postdated item to notify our employees. If we re-credit your account after paying a postdated item over a valid and timely notice, you agree to transfer to us all of your rights against the payee or other holder of the item, and to assist us in any legal action we may later take against that person.

22. Stopping Payment; No Stopping Payment Of Bank Instruments. If an item drawn on your account has not already been paid or verified for payment to the payee, you may ask us to stop payment. You must tell us the exact amount of the item, item number, date of item, payee and the full account number on which it is drawn. If you produce a check by computer or in any other manner that does not contain a magnetic-encoded check number, we may not be able to honor the stop order. The stop payment order must be received in time to permit us a reasonable opportunity to act on it in the ordinary course of business. If the information you give us is not correct, or if you do not give us other reasonable information requested about the item, we will not be responsible if we are unable to effect the stop payment. If you place a stop payment order, you agree to pay our fee for stop payments and to hold us harmless from all costs and expenses incurred by us, including our attorney's fees, resulting from our refusal to pay the item stopped. Your stop-payment order is effective for fourteen (14) calendar days if the original order is verbal and is not confirmed in writing within that period. We will send to you, within the 14-day period, a written STOP PAYMENT REQUEST/SPECIAL PAYING CONFIRMATION indicating the date the stop-payment order was applied and the date of expiration. If your stop-payment order is made in writing or if your verbal stop-payment order is confirmed in writing within fourteen (14) calendar days, the order is effective for six (6) months from the original date of the order.

A stop-payment order can only be renewed by our receipt prior to the order's expiration date of your written stop-payment request, which must provide complete information concerning the item to be stopped. A written renewal of your stop-payment order will be effective for an additional six-month period. Stop payment requests and renewal requests are subject to our then-current service charges for such items as set out in our pricing schedule at the time of your request. If we recredit your account after paying an item over a valid stop payment order, you agree to transfer to us in writing all of your rights against the payee or other holder of the item and to assist us in legal action against that person. We are not required to release a stop payment order unless requested to do so by the person placing the order. If we fail to honor a timely and accurate stop order, we reserve the right not to recredit your account unless you can demonstrate the fact and amount of your loss.

You do not have the right to stop payment on an official check, a cashier's check, a teller's check, a certified check, a money order or a traveler's check you have purchased from us. These are instruments on which the bank itself is or may be obligated. However, if a bank instrument you purchased is lost or stolen, you may obtain a replacement check, provided that we have not already paid the lost item. To obtain a replacement check or get your money back, you must execute such affidavits and indemnification agreements and/or furnish such bonds as we may require in our discretion. In general, your claim will become enforceable in 90 days. Once it becomes enforceable, we will issue a replacement check or refund your money if we have not already paid the lost item.

23. Multi-Party Accounts. If your account is a personal account and has more than one name on it, we will treat it as a joint tenant account with right of survivorship (to the extent such accounts are recognized under applicable law) unless otherwise expressly designated on the signature card or other account records. We may require you to sign additional forms to establish the account. Each depositor of a multi-party account hereby appoints the other(s) as his or her attorney-in-fact and/or duly authorized agent to conduct all business with respect to the account including, but not limited to, issuing stop payment orders, depositing funds to the account, withdrawing funds from the account, closing the account and receiving the balance of funds on deposit, and endorsing any item payable to any other depositor (or payable jointly to any other depositor and any other person) and either depositing the item in the account or receiving all or any part of the item in cash. The authority granted herein to each depositor shall extend to any conservator, guardian, or other fiduciary or personal representative of such depositor. Where applicable law requires your concurrence in any transaction or business regarding or affecting your account, you expressly authorize each other depositor on your account to individually concur on your behalf as your attorney-in-fact or agent, and the authorization of any such transaction or business by any such other depositor constitutes your concurrence without any further action or expression on the part of such other depositor or on your part. Subject to any other provisions of this Agreement relating to our procedures, conditions, requirements, and discretion as to powers of attorney, each depositor also may appoint one or more attorneys-in-fact without notice to or consent of any other depositor, and no other depositor will have the authority to revoke or limit the power of attorney made by another depositor. To the extent not prohibited by applicable law, we may, at our discretion, require that all depositors sign the power of attorney before we will recognize it. We are not required to remove a depositor from the title to a multi-party account without the written consent of the other depositor(s). The liability of each depositor on a multi-party account is joint and several (and solidarily if applicable).

24. Formal Trust Account. A formal trust account is an account held by one or more trustees for the benefit of one or more beneficiaries according to a written trust agreement or a will provided to us at the

time the account is opened. If the trustee(s) die or are replaced, then we will not release any funds until we are satisfied that all required legal documents have been delivered to us and that all other legal requirements have been met. At our option, as a condition to opening or continuing to maintain a trust account, or to disbursing funds from a trust account, we may require the trustee(s) and/or each beneficiary to execute certain certificates, affidavits, and/or instruments attesting to the terms of the trust, their respective rights therein, and/or such other facts or information as we may require in our discretion. We may accept such certificates, affidavits, and/or instruments in lieu of accepting and/or reviewing a copy of the trust instrument, and in such event we may rely on the information set forth in such certificates, affidavits, and/or instruments (which information shall control in the event of any conflict with the terms of the trust instrument) and we shall not be charged with knowledge of any of the provisions of the trust instrument.

25. "In Trust For" / Payable On Death (POD) Accounts. If an account is opened without a written trust agreement and the account is in the name of one or more depositors for the benefit of one or more beneficiaries, or names one or more POD beneficiaries, all funds in the account will be paid, upon the death of the depositor or surviving depositors, in equal shares to the person or persons then living who are named as beneficiary or beneficiaries (whether an adult or minor) and, unless applicable law expressly provides otherwise, the money in the account will not be inherited by the heirs of the depositor(s) or controlled by the will of the depositor(s). Payment of the account funds to such beneficiary or beneficiaries shall fully release us from all liability. During the lifetime of the depositor(s), any interest of the beneficiary or beneficiaries in such an account shall be deemed for all purposes to be revocable and only the depositor(s) may withdraw funds therefrom. Certain state law restrictions and provisions also may apply.

26. Accounts Established On Behalf Of Others. If you have established an account as a custodian for a minor beneficiary under the applicable state version of the Uniform Transfers to Minors Act or the Uniform Gifts to Minors Act, your rights and duties are governed by the Act. You will not be allowed to pledge the account as collateral for any loan to you. In the event an account is established by a party (i) for or on behalf of a minor (and such account is not established under the Uniform Transfer to Minors Act) or (ii) for or on behalf of another individual who is not the subject of a guardianship or conservatorship as ordered by the Court, we may in our sole discretion pay the funds on deposit in such account to the party establishing the account or, upon request, to the party for whose benefit the account was established. We will not, however, be responsible for our refusal for any reason to pay funds on deposit to a party for whom the account was established. This provision does not apply to accounts established pursuant to a written escrow agreement, accounts established by court-appointed guardians or conservators, or accounts established by a fiduciary under a written agreement.

27. Business/Organization Accounts And Authorized Representatives. We may rely on the classification and form of ownership for a business account, as set forth on the signature card, for all purposes relating to the account. You represent and agree that (a) you have taken all actions necessary to open and maintain the account, (b) all resolutions or other authorizations given by you to us are true, accurate and complete in all respects, (c) all assumed or fictitious names have been registered or filed with the appropriate governmental authorities, and (d) each person whose name is written or printed on the signature card, any resolution or other separate written authorization concerning the account has complete authority involving the account.

The definition of an authorized representative is a representative(s) of the business or organization who has been identified to us as being authorized to sign checks on, make withdrawals from, or otherwise give instructions with respect to your account and has (have) signed a signature card for the account. An authorized representative may also

be a person who has been authorized to obtain account information but may not sign checks.

You agree that each authorized representative, except for those who have not been given signing authority by the business or organization but have the authority to obtain information, shall have full authority, subject to the provisions of any signature card or supporting documents, for all actions relating to your account, including, but not limited to, making deposits, making withdrawals, endorsing of checks, closing the account, stopping payment, assigning the account, or overdrawing the account. Any one of the authorized representatives may write checks and/or withdraw money from your account. We may rely on any resolution and/or certification submitted by a party purporting to be an officer, director, member or partner of an organization and may act upon such document and instructions therein. You will be liable for any deficiency in your account regardless of which authorized representative is responsible for its occurrence.

If there is a dispute between any authorized representative(s), or if one of the authorized representative(s) demands that we not allow any other authorized representative to withdraw money from the account, or if there is a dispute about who is authorized to make withdrawals from or give instructions with respect to an account, or if the bank receives a notice from a party who purports to be an officer, director, incorporator, shareholder, member, or partner of a business or organization disputing the rights of any existing authorized representatives to make withdrawals or handle account transactions, we may (but do not have to) refuse to allow any withdrawals or other action by anyone until we are satisfied that the dispute is resolved or the demand or notice is withdrawn. We will not be responsible for any damages you may suffer as a result of our refusal to allow you to withdraw money due to the dispute, demand or notice.

28. Special State Provisions And Disclosures. The following provisions apply to accounts in the states indicated and supplement the other terms and conditions of this Agreement. In the event the following provisions conflict with the other terms and conditions of this Agreement, the following provisions shall control with respect to accounts in the states indicated.

Texas Account Disclosures. These additional rules apply to accounts in Texas depending on the form of ownership and beneficiary designation, if any, specified in the account records. The following provisions may supplement or supersede the other provisions of this Agreement relating to multi-party accounts. We make no representation as to the appropriateness or effect of the ownership and beneficiary designations. Single-Party Account Without P.O.D. (Payable on Death) Designation: The party to the account owns the account. On the death of the party, ownership of the account passes as part of the party's estate under the party's will or by intestacy. Single Party Account with P.O.D. (Payable on Death) Designation: The party to the account owns the account. On the death of the party, ownership of the account passes to the P.O.D. beneficiaries of the account. The account is not a part of the party's estate. Multiple-Party Account Without Right of Survivorship: The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes as a part of the party's estate under the party's will or by intestacy. Multiple-Party Account Without Right of Survivorship (Community Property Funds): If you have designated your account as a community property account without right of survivorship, the money in your account is the community property of the named parties who are husband and wife. The ownership of the community property account during the lifetime and after death of a spouse is determined by state law and may be affected by a will. Multiple-Party Account With Right of Survivorship: The parties to the account own the account. The

financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes to the surviving parties. Multiple-Party Account With Right of Survivorship (Community Property): Texas law allows a husband and wife to agree in writing that community property funds in an account shall become the property of the surviving spouse on the death of either spouse. If the parties to the account have community property funds and desire to have right of survivorship in those funds, they will need to select the appropriate designation on the forms establishing the account; however, you should consult your own attorney for advice regarding community property laws, including, but not limited to, formalities of the agreement creating a right of survivorship in community property and the division of property at the death of either spouse. Multiple Party Account With Right of Survivorship and P.O.D. (Payable on Death) Designation: The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of the last surviving party, the ownership of the account passes to the P.O.D. beneficiaries. Convenience Account: The party to the account owns the account. The cosigner to the account may make account transactions for the party. The cosigner does not own the account. On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy. The financial institution may pay funds in the account to the cosigner before the financial institution receives notice of the death of the party. The payment to the cosigner does not affect the party's ownership of the account. Revocable Trust Account: The party or parties named trustee(s) to the account own the account in proportion to the party's or parties' net contributions to the account. A trustee may withdraw funds from the account. A beneficiary may not withdraw funds from the account before all trustees are deceased. On the death of the last surviving trustee, the ownership of the account passes to the beneficiary. The trust account is not part of a trustee's estate and does not pass under the trustee's will or by intestacy, unless the trustee survives all of the beneficiaries and all other trustees.

Missouri Account Disclosures. If your account is in Missouri and is a personal account that has more than one name on it, we will treat it as a joint tenant account with right of survivorship (to the extent such accounts are recognized under applicable law) *and not as an account of tenants by the entirety*, unless otherwise expressly designated on the signature card or other account records.

Florida Account Disclosures. If your account is in Florida and is in your name and your spouse's name, we will treat it as a joint tenant account with right of survivorship (to the extent that such accounts are recognized under applicable law) *and not as an account of tenants by the entireties*, unless otherwise expressly designated on the signature card or other account records.

Tennessee Account Disclosures. With respect only to accounts established at our Tennessee branches, all joint accounts are owned by the parties as they have indicated upon the signature card for such account. Upon the death of any joint owner, the ownership of the joint account shall be vested in accordance with the form of ownership so chosen by the parties. In regards to public funds accounts, any qualified public entity of the State of Tennessee that opens a public funds deposit account shall have its deposits secured with the State of Tennessee Bank Collateral Pool established under The Collateral Pool For Public Deposits Act of 1990. A "public entity" is defined as the State of Tennessee, or any of its agencies, or any Tennessee county, Tennessee incorporated municipality and their political subdivisions, or any utility district organized under the laws of the state or interstate compact to which the state is a party. A "public funds deposit account" is defined as any Deposit Account, Time Deposit or Certificate of Deposit a public entity opens with us.

Louisiana Account Disclosures. With respect to joint accounts established at our Louisiana branches, we can pay to any one of the

joint depositors, or their legal representative(s) (including the legal representative of the estate or succession of a deceased joint depositor), the entire balance of the joint account or any part of the balance of the joint account at any time, including after the death of any joint depositor. Each joint depositor, and his/her legal representative(s), is authorized at any time, including after the death of any joint depositor, to deposit or withdraw money from the joint account by check or item or otherwise, to close the joint account, to order electronic funds transferred to and from the joint account, to stop payment on any check or item drawn on the joint account and to enter into special agreements concerning the joint account. Upon the death of any joint depositor, we have the specific right to pay any or all of the funds on deposit in the joint account to the surviving joint depositor(s) or any one of them and we shall not incur liability to the heirs, successors, legatees or devisees of any deceased joint depositor or to any surviving joint depositor for such payment.

29. Power Of Attorney Accounts. Subject to the requirements of applicable law, we have no obligation to accept or recognize a power of attorney. If we elect to recognize and accept a power of attorney, we may require that the power of attorney be executed on a form and/or pursuant to procedures that are acceptable to us and that comply with applicable law. We may require such other evidence of authority, as well as affidavits and indemnifications, as we may deem appropriate. If we accept a power of attorney, any action taken by us shall be binding upon you if we take such action before we receive and have a reasonable opportunity to act upon (a) written revocation of the power of attorney; (b) written notice of death of the principal of the power of attorney; (c) in the event the power of attorney does not survive the disability, incompetency or incapacitation of the principal under applicable law, written notice that the principal has been declared disabled, incompetent or incapacitated; or (d) written notice that a guardian of the principal's person or property has been appointed. Unless otherwise provided in applicable state law, we will not be liable to you for our refusal to allow a transaction requested by an agent or attorney in fact and you agree to indemnify and hold us harmless should any agent or attorney in fact make any claim against us for our refusal to conduct a transaction on your behalf.

30. Fiduciary Accounts. To the maximum extent permissible under applicable law, we have no responsibility or obligation to supervise or monitor the transactions within fiduciary accounts (including, but not limited to, estate accounts, guardianship accounts and trust accounts), or to inquire as to the powers or duties of the depositor(s). The depositor(s), in their individual capacity and jointly and severally (and solidarily if applicable), agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any beneficiary or other party with respect to the authority or actions taken by the depositor(s) in handling or dealing with a fiduciary account.

31. Closing Your Account. We may close your account at any time and for any reason or for no reason without advance notice. If we close your account, we will notify you by mail or telephone that we have closed your account. We may (but do not have to) mail you a check for the balance of collected funds in your account, or you may pick up a check for the collected balance at our office. Written notice and a check, if any, will be sent to any address shown on our records for you, or if the account is a multi-party account, any depositor to whom we elect to send it. We may deliver the remaining balance in any business or organization account to any authorized representative listed on our records for the business or organization. Once we have closed your account, we can, without any liability to us, refuse to (a) honor any items you have written that are presented to us for payment after we have closed your account, or (b) collect any item you have deposited in the account. We, however, may accept deposits to an account after it is closed in order to pay any service charges due and any amounts outstanding and unpaid. Acceptance of

any deposit does not require us to reactivate the account. We reserve the right to charge an early-account-closing fee when applicable. Any terms regarding any minimum period of time during which your account must remain open will be disclosed to you separately. If you want to close your checking or money market account, be sure that all the checks you have written have cleared. We suggest you not write checks for at least fifteen (15) days before you close your account. When a Deposit Account is closed during a statement cycle, we may not pay interest on the account for the period between the end of the last statement cycle and the account closing date.

32. Abandoned Or Dormant Accounts. If you do not use your account or notify us in writing of your current mailing address, or if statements or notices we send to you are returned undelivered, your account and deposits may be presumed abandoned after a specified period of time, as provided by applicable law, or may be considered dormant or inactive according to our internal policies and procedures. To the extent not prohibited under applicable law, abandoned or dormant accounts are subject to a reasonable service charge in addition to any usual service charges applicable to the accounts. You may request current information about our abandoned and dormant account charges from any of our customer service representatives. If we consider your account to be inactive or dormant under our policies and procedures, we also may (to the extent not prohibited by applicable law) refuse to pay items drawn on or payable out of the account, stop sending account statements, and/or stop paying interest on the account. Accounts that are presumed to be abandoned will be escheated to the state in which the account is maintained in accordance with applicable law.

33. Adverse Claims To An Account. If there is a dispute between those of you who have signed a signature card or who have been named as a joint owner by an existing account holder for a joint account, or between the authorized representatives who have signed a signature card for a nonpersonal account, or if one of you demands that we not allow other(s) to withdraw money from the account, or if there is a dispute or if a claim is made by any person or entity about who is authorized to make withdrawals from an account or about who owns or is entitled any funds on deposit in an account, we may (but do not have to) refuse to allow any withdrawals by anyone until we are satisfied that the dispute is resolved or the claim or demand is withdrawn. At our option, however, we may place a "hold" on funds until resolution of the controversy, or we may accept an indemnity satisfactory to us, or we may deposit the funds with a court until a court order directs us to do otherwise. If we incur attorneys' fees, costs or expenses to resolve the issues specified in this paragraph, you agree to reimburse us for those sums we incur. No interest will be paid by us on funds deposited with a court. We will not be responsible for any damages you may suffer as a result of our refusal to allow you to withdraw money or our refusal to pay checks drawn on your account due to the dispute, demand or claim.

34. Legal Process Affecting Your Account. Should we receive by any means, in any jurisdiction, any legal process or other legal notice that purports to have been issued by or pursuant to the authority of any court or governmental agency for the restriction of account access, or for the withholding, seizure or turnover of account funds, or otherwise affecting your account or records ("Legal Process"), you hereby instruct us to, and acknowledge and agree that we may comply with, such Legal Process. You further acknowledge and agree that, in complying with Legal Process, we may limit or suspend your access to your account, refuse to permit withdrawals or transfers from or deposits to your account, and/or take such other action as we deem appropriate or legally required in our judgment and discretion, without regard to the ownership or original source of the funds on deposit and without requirement that the Legal Process name all or any of the account owners or signers. We will not contest any Legal Process on your behalf. All Legal Process is subject to our right of setoff and security interest. You waive all interest that may

otherwise accrue or have accrued on any balance withheld pursuant to or otherwise affected by Legal Process, and you consent to the assessment of an early withdrawal penalty, if applicable. We may assess a fee against your account if we are served with Legal Process affecting your account, and you agree that, if allowed by applicable law, we may deduct such fee from your account funds before remitting any funds pursuant to any Legal Process. You also agree to pay any research and copy services fees, in addition to administrative and attorney's expenses we incur in responding to Legal Process affecting your account. You authorize us to deduct fees and expenses associated with the Legal Process affecting your account from any of your accounts without notice to you, even if such deductions result in overdrafts in any of your accounts. You may request current information about the fees we may charge in connection with Legal Process from any of our customer service representatives. We will not be responsible for any damages you may suffer as a result of our refusal to allow you to withdraw money or our refusal to pay checks drawn on your account due to any Legal Process affecting your account, or as a result of any other act or omission on our part in connection with any Legal Process.

35. Indemnification; Waiver Of Consequential Damages. To the extent allowed by law, you waive the right to recover consequential damages for our action or inaction in handling your deposit account. If we take any action with respect to your account in accordance with your instructions or orders, or in accordance with this Agreement, or if you breach any warranty provided in this Agreement or by law, and we incur any loss, liability, damage, cost or expense (including reasonable attorney's fees) as a result of any claim, demand, action, suit or proceeding brought or made by any party, you agree to indemnify and hold us harmless from and against such loss, liability, damage, cost or expense and to reimburse us for the amount thereof.

36. Right Of Setoff; Grant Of Security Interest. You agree that we shall have the right to setoff against any and all funds in your account with us (including any multi-party accounts), and to apply such funds to satisfy any and/or all indebtedness that you owe us and/or any of our affiliates (excluding debt created by a consumer credit transaction under a credit card plan) without any further notice to or demand on you (unless otherwise required by applicable law) and whether the indebtedness to us is now existing or hereafter arising. Unless prohibited by applicable law, we may set off against a multi-party account the full amount of any claim that we have against any one or more of the depositors without regard to the joint or several ownership of the funds on deposit to the account or the original source of those funds and without requirement that the claim be owed to us by all of the depositors rather than only some of them. If your account receives a direct deposit of Social Security or Supplemental Security Income, or any other federal or state benefits exempt from legal process, you consent to our right to exercise setoff against such deposits to satisfy any overdraft and associated fees, or to satisfy any other debt that you owe the bank. If you desire to prevent our exercise of setoff against such deposits, you should arrange not to have them directly deposited into your account.

In addition to our right of setoff, you hereby grant to us a security interest in the account to cover any debt you owe us, of whatever type, whether you are borrower, guarantor or otherwise. This security interest may not apply to your account if (a) it is an IRA or tax-deferred Keogh Retirement Account, (b) the debt is created by a consumer credit transaction under a credit card plan, or (c) your right of withdrawal arises only in a representative capacity.

37. Changing This Agreement. We have the right to change the terms of this Agreement (including the separate sections hereof) and the fees, charges, features, operational elements (including, without limitation, account numbers), and other terms and conditions applicable to your account and services linked to your account. We also have the right to discontinue certain kinds of accounts, in which case we may

transfer your funds to another type of account. In addition, we reserve the right to change your account from one account type to another if (i) transactions being conducted in your account are not appropriate for your type of account or (ii) we are required by law or regulation to convert your account to another account type based upon your account activity. We will notify you should your account type be changed. With respect to disclosures required by federal regulations, we will provide prior written notice to you of any change that is not in your favor in accordance with such federal regulations. Except as otherwise required by applicable law, and/or except as otherwise provided in any notice we may furnish, any other changes to this Agreement will be effective on that date which is 10 days after the date notice is given by either posting the notice in our manned offices where deposits are received or including the notice with or on your statement or in a separate mailing, or by any other means or method described in this Agreement. You agree that a summary of the change in terms is sufficient notice. If you do not agree to any change or amendment relating to terms and conditions of this Agreement or your account, you must terminate your account within 10 days after the date notice is given to you of the change or amendment. By using your account after any such change or amendment, you agree to that change or amendment. Subject to any notice requirements provided by applicable law, you agree that we may from time to time in our discretion add to, modify, and/or delete administrative and operational features and elements applicable to your account and/or make any changes that are in your favor without notice to you. This Agreement may not be altered, modified or amended by you in any way without our express written agreement signed by our authorized officer. Any attempt by you to alter, modify or amend this Agreement without our express written agreement signed by our authorized officer shall be void and shall have no legal effect. You acknowledge and agree that no practice or course of dealing between you and us, nor any oral representations or communications by you and/or any of our agents, employees or representatives, which vary the terms and conditions of this Agreement shall constitute a modification or amendment of the terms and conditions of this Agreement. If we elect to send a notice of change by mail or other transmission directed to you and there is more than one person on the signature card or receipt for your account we will only send the notice of change to one of you. You acknowledge and are aware that our current customer agreement, pricing schedule and funds availability policy are available to you upon request at our offices.

38. Effect Of Waiver. We reserve the right to waive the enforcement of any of the terms of this Agreement with respect to any transaction or series of transactions and/or with respect to any of our customers. Any such waiver will not affect our right to enforce any of our rights with respect to other customers, or to enforce any of our rights with respect to other or later transactions. Otherwise, no failure by us to exercise, and no delay by us in exercising, any right or remedy shall operate as a waiver thereof or constitute an amendment of the terms of this Agreement. Where this Agreement or applicable law permits us to take action, or not to take action, in our discretion on any matter, any action, or inaction, on our part with respect to such matter shall not obligate us to repeat such action, or inaction, with respect to similar matters that may subsequently arise.

39. Waiver Of Notice. You waive and agree that we may waive certain legal requirements called presentment, demand for payment, protest, notice of protest and notice of dishonor with respect to any and all items cashed by us or credited to or charged against your account.

40. Notices. Any notice we send you will be considered effective when it is deposited in the U.S. Mail to the address for the account in our records, or, at our option, when transmitted or made available to you pursuant to any other method to which you have agreed in connection with your account, including, with respect to changes or amendments to this Agreement, any means or method described in this Agreement.

You agree to notify us immediately of any change in your name, your residence or mailing address or phone number. We may use any source available to us to update and validate the accuracy of this information, but we have no obligation to do so. Unless otherwise provided in this Agreement, notice from you must be in writing. Written notice from you will not be deemed given to us until it has been received by one of our representatives who is authorized by us to consider and act on your notice. If we are required by law or agreement with you to act on any notice you have given to us, you agree that we will have a reasonable opportunity to act. Our failure to act or delay in acting on any notice from you does not constitute our acquiescence in, acceptance or acknowledgement of, or agreement or consent to the terms or substance of your notice. If your account is a multi-party account, we can notify any one of you and the notice will be effective for all of you. Any one of you can notify us, and we will consider it to be notice from all of you.

41. Account Disclosures. Additional terms and conditions are contained in any disclosures provided to you.

42. Force Majeure. You agree that we will not be liable for any loss or damage due to delays or failure to perform resulting from circumstances beyond our reasonable control (such as telecommunication or electrical outages and malfunctions, postal strikes or delays, computer system failures or natural disasters). The time, if any, required for such performance under this Agreement shall be automatically extended during the period of such delay or interruption.

43. Applicable Law. This Agreement and your deposit relationship with us will be governed by the substantive laws (excluding laws of conflict) and regulations of the United States and the state in which your account is established, except that Alabama law will govern the maximum interest rate that may be payable to us. We reserve all of our rights with respect to the preemptive effect of any applicable federal laws and/or regulations. Our rights under this Agreement and applicable law are cumulative and not exclusive.

44. Conflicts With Applicable Law And Disclosures. To the extent this Agreement conflicts with any applicable provision of the Uniform Commercial Code, this Agreement shall control; otherwise, this Agreement supplements but does not displace the Uniform Commercial Code. If any provision of this Agreement conflicts with any applicable disclosure statement we have given you pursuant to the requirements of any law, such as the federal Electronic Fund Transfer Act, the federal Truth-in-Savings Act, the federal Expedited Funds Availability Act, or the Check 21 Act, the provisions of such disclosure statement shall control.

45. Entire Agreement; Other Programs And Services. You agree to be bound by any and all operating rules, circulars, and regulations imposed by any networks, funds transfer systems (including, without limitation, the Federal Reserve), and/or clearinghouses in which we participate and/or which process transactions that affect your account. You further agree to be bound by any agreements we have with other financial institutions with respect to the processing or handling of transactions that affect your account. This Agreement constitutes the current and entire general deposit agreement between you and us with respect to the account(s) for which this Agreement has been delivered, and any and all prior general deposit agreements with respect to such account(s) are superseded by this Agreement. Additional and/or specific rules, regulations, disclosures, and/or agreements may be applicable to certain or particular accounts or specialized account programs and/or to bank services linked to an account, such as electronic or online banking. You agree that the terms and conditions set forth in such rules, regulations, disclosures, and other agreements continue in effect and are intended to be in addition to and not in substitution of the terms and conditions set forth in this Agreement. To the extent there is a conflict, the terms and conditions set forth in such rules, regulations, disclosures, and other agreements shall govern unless otherwise required by applicable law.

46. Construction Of Agreement. The captions and headings used in this Agreement are for convenience of reference only and shall not be used to limit the applicability or meaning of any provisions of this Agreement. All personal pronouns used in this Agreement, whether used in the masculine, feminine or neuter gender, shall include all other genders where the context so requires. The use of the singular form shall include the plural and the use of the plural shall include the singular where the context so requires. No termination of any account will affect your liability or obligations under this Agreement accruing prior to the date of termination or any provisions of this Agreement which, by their terms or nature, are intended to survive account termination.

47. Severability. If any provision of this Agreement or the application thereof to any persons or circumstances shall irreconcilably conflict with or be invalid or unenforceable under applicable law, such provision shall be deemed automatically reformed and amended to the extent, and only to the extent, necessary to render it valid and enforceable under such applicable law as of the effective date thereof, and such reformed or amended provision shall be binding without necessitating the formal amendment of this Agreement by the procedures specified herein; provided, however, that if such automatic reformation and amendment of such provision shall be unreasonable or impracticable in the context of this Agreement, or shall significantly conflict with the purpose, intent, and/or any other material terms or provisions of this Agreement, then such provision shall be deemed severed from this Agreement with respect to the persons or circumstances as to which such provision shall be invalid or unenforceable. The invalidity or unenforceability of any one or more of the provisions of this Agreement, or the severance of any provision from this Agreement pursuant to the terms of this Agreement, shall not affect the validity or enforceability of the remaining provisions, and such remaining provisions shall continue in full force and effect to the fullest extent permitted by law.

48. Illegal Purposes; Offensive Conduct. You agree not to use your account for any illegal purpose or in breach of any contract or agreement by which you are bound, and you agree to comply with all applicable laws, rules, and regulations concerning your account and/or the use of your account. You agree not to use your account to engage in any internet or online gambling transaction, whether or not gambling is legal in any applicable jurisdiction. We reserve the right to decline any transaction that we believe is an internet or online gambling transaction or a high-risk transaction. You certify that you have legal capacity under applicable law to enter into this Agreement. You further agree not to use your account in any way that may, in our judgment, impute to us or make us appear to endorse conduct or activity that could in any way be considered offensive, harassing, defamatory, privacy invading, abusive, threatening, inflammatory, scandalous, harmful, vulgar, obscene, or otherwise objectionable (e.g., by printing offensive messages or symbols on your checks).

49. Customer Identification Program. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

50. Telephone Transactions.

VRU Service. Our automated telephone transaction service ("VRU Service") allows you to check account balances, place stop payment requests, order checks, transfer funds among eligible accounts, and access other account information using your touchtone telephone and a personal identification number (PIN). You may activate the VRU Service by visiting one of our branches or by calling us at our customer service number **1-800-REGIONS (734-4667)**. By requesting

us to activate the VRU Service, you authorize and request the creation and issuance of the PIN, and you agree that the use of the PIN for the authorization and authentication of transactions through the VRU Service constitutes a commercially reasonable security procedure under applicable law. You agree to be bound by and to follow any rules, regulations, and instructional materials or guides we impose or provide from time to time in connection with the VRU Service (whether imposed or provided in writing or orally through the VRU Service). Transactions entered through the VRU Service may not result in an immediate transfer of funds or immediate funds availability because of the time required to process the transaction. Any transaction entered through the VRU Service after 6 P.M. Central Time (or such other times as may be disclosed), or on Saturdays, Sundays, or holidays, may not post to your account until we process the transaction the next business day. To the fullest extent permitted by law, and subject to the provisions of Section V – Electronic Fund Transfer Disclosure to Our Consumer Customers, you agree to be bound by all transactions entered through the VRU Service with your PIN. You agree (a) not to provide your PIN to any person or entity not authorized to use the PIN; (b) not to write your PIN on anything likely to fall into the wrong hands, and not to do anything else that would cause or increase the risk of unauthorized or fraudulent use of the PIN; and (c) to keep the PIN in a safe place and to otherwise protect the PIN from fraudulent or unauthorized use. You also agree to notify us at once if you believe that your PIN has been lost, stolen, obtained by an unauthorized person or used fraudulently, or if you believe that any transaction on your account is in error, or if you believe your account has been or may be subject to any fraudulent or unauthorized use whatsoever. The fastest way to notify us is by calling us toll-free at **1-800-REGIONS (734-4667)**. Subject to notice requirements provided by applicable law, we may cancel, discontinue, suspend, or change the terms of the VRU Service, or expand or reduce the functions thereof, at any time without notice to you.

Other. We have no obligation to effect account transactions requested by telephone and without the use of a PIN or other security procedures we require, and you acknowledge and agree that we have no plan or agreement for such transactions. To the extent we allow such transactions, you acknowledge and agree that such transactions are performed solely as an occasional courtesy and accommodation to you, and such transactions are in any event subject to the terms of this Agreement and our operational rules and policies (including, without limitation, our Funds Availability Policy). If you make a telephone request to one of our customer service representatives to effect an account transaction, you agree to provide such verification information as we may require in our discretion. To fullest extent allowed by law, and subject to the other express provisions of this Agreement, you release us from, and agree to indemnify and hold us harmless as to, any and all claims, liability, damages (including, without limitation, incidental and consequential damages), losses, expenses (including without limitation reasonable attorneys' fees), and/or causes of action relating to or arising out of the performance, nonperformance, or erroneous performance of any account transaction request made to any customer service representative by telephone, whether authorized or unauthorized, and whether or not caused, in whole or in part, by our negligence.

51. Overdraft Protection. With our consent, certain savings and money market accounts, credit card or line of credit accounts, or other accounts as we may designate or permit from time to time (collectively hereinafter the "designated funding account") may be established for use in covering overdrafts on most of our checking accounts and/or on other deposit accounts as we may designate from time to time (collectively hereinafter the "protected account"). You authorize us to transfer funds from or make charges to your designated funding account to cover overdrafts as provided in this section. Subject to the terms, conditions and limitations of this section, if we allow you to use a designated

funding account for Overdraft Protection, we will pay any item which constitutes and creates an overdraft in your protected account and we will automatically transfer sufficient funds from your designated funding account (in multiples of the amount designated by us from time to time as transfer increments) to cover the overdraft. If the available credit or balance in your designated funding account is insufficient to cover any overdraft item(s) in your protected account, you accept the risk that we may transfer the maximum amount available in your designated funding account and also return your item(s) unpaid due to insufficient funds or pay the item(s) and create an overdraft in your protected account, and you also accept the risk that we may, in our sole discretion, overdraw your designated funding account in order to provide sufficient funds to cover the overdraft item(s) in your protected account. If (i) more than one item is presented for payment at the same time and (ii) the sum of the items so presented would create an overdraft in your protected account if all of the items were paid and (iii) the available credit or balance in your designated funding account is insufficient to cover the overdraft which would be created by payment of all the items, you agree that we may pay any of the items we choose in any order we choose. We will not be responsible for any loss you may incur due to the transfer of funds, the method used to pay items, the failure to transfer funds, or a mistake in the transfer of funds in connection with an overdraft. You further understand and agree that we are not obligated to link more than one protected account to a designated funding account for the purpose of Overdraft Protection, nor are we obligated to link more than one designated funding account to any protected account. Should you request the linkage of your protected account to a designated funding account, you agree not to use the service until you receive our notice confirming the relationship between the two accounts for the purpose of Overdraft Protection. The notice will contain the account numbers (or truncated account numbers) of the two accounts and will be generated each time you change related accounts or upon termination of the Overdraft Protection service.

You agree to pay our standard transfer fee for Overdraft Protection then in effect for each transfer of funds from a designated funding account to your protected account in connection with any overdraft item presented against your protected account. In the event we decline or are unable, for any reason whatsoever, to make a transfer from your designated funding account and (i) we return an item unpaid due to insufficient funds in your protected account or (ii) in our sole discretion, we pay the item, thereby creating an overdraft in your protected account, you agree to pay our standard overdraft, nonsufficient funds, and/or returned item fee then in effect, subject to the requirements of applicable law. In the event any transfer from your designated funding account is insufficient to cover overdraft items presented against your protected account (including, but not limited to, a transfer of all remaining available funds from your designated funding account) and (i) we return any item(s) unpaid due to insufficient funds or (ii) in our sole discretion, we pay any item(s), thereby creating an overdraft in your protected account, you agree to pay both our standard transfer fee and overdraft, nonsufficient funds, or returned item fee then in effect, as applicable, subject to the requirements of applicable law. In the event we overdraw your designated funding account in order to provide funds to cover any overdraft item(s) in your protected account, you agree to pay both our standard transfer fee and any fees then effect for an overdraft in your designated funding account.

If your designated funding account is a savings account or a money market account, you understand and agree that under Regulation D of the Federal Reserve Board, no more than six (6) transfers, including transfers to cover overdrafts, may be made from that account per statement cycle or calendar month, as applicable. Also, if your designated funding account is a deposit account, our funds availability policies govern when funds deposited to your designated funding account will be available for covering overdrafts in your protected account.

If your designated funding account is a deposit account and all remaining funds are transferred from your designated funding account, the Overdraft Protection link between your protected account and your designated funding account will be terminated and you will no longer have Overdraft Protection from that designated funding account. In that event, you must contact us if you wish to reestablish the link between your protected account and your designated funding account. If your designated funding account is a deposit account, we may withhold a nominal amount of funds from any transfer in order to prevent the termination of the link between your protected account and designated funding account, but we have no obligation to do so. Without limiting the other terms and conditions of this section, in the event your Overdraft Protection is cancelled or terminated for any reason, you agree that you will thereafter pay our standard overdraft, nonsufficient funds, or returned item fee, as applicable, in effect for each item presented for payment against your protected account which we, in our sole discretion, (i) return unpaid due to insufficient funds or (ii) pay, thereby creating an overdraft in your protected account, subject to the requirements of applicable law.

Your designated funding account may be subject to separate terms and conditions which govern such account, including the transfer of funds out of such account. The terms of this section do not supersede or replace such separate terms and conditions. Credit accounts that may serve as designated funding accounts are subject to credit approval.

52. Tax Issues. We make no representation as to the tax consequences relating to any deposit or account covered by this Agreement (including, but not limited to, individual retirement accounts). If you have questions concerning the federal or state tax consequences resulting from your purchase, ownership, use, liquidation, withdrawal, or permitted assignment of your account, you should contact your tax advisor.

53. Backup Withholding. Under the federal income tax law, you are subject to certain penalties as well as withholding of tax if: (1) You fail to furnish your certified taxpayer identification number to us each time an account is opened; (2) The Internal Revenue Service notifies us that you furnished an incorrect taxpayer identification number; or (3) We are notified that you are subject to backup withholding under applicable provisions of the Internal Revenue Code.

54. Special Terms Regarding Electronic Funds Transfers For Non-Consumer Accounts. If your account is not established primarily for personal, family, or household purposes, you acknowledge and agree that Section V – Electronic Fund Transfer Disclosure to Our Consumer Customers does not apply to your account or to any electronic fund transfers to or from your account. To the fullest extent permitted by law, you agree that in no event will we be liable to you under this Agreement, or in performing or failing to perform, or in erroneously performing, any electronic transactions, for special, indirect or consequential damages, including, without limitation, lost profits or attorneys' fees, even if we are advised in advance of the possibility of such damages, or for any other damages whatsoever, notwithstanding any other provisions of this Agreement to the contrary. You acknowledge and agree that this Agreement and any other related agreements with us set forth security procedures for electronic banking transactions that are commercially reasonable. You agree to be bound by any and all electronic fund transactions to or from your account, whether authorized or unauthorized, and we shall have no liability to you for any unauthorized electronic fund transaction or inquiry, except as otherwise expressly provided in a written agreement between you and us, or as required by applicable law. You agree that we, in our discretion, may from time to time impose limitations and restrictions on the number, frequency, and dollar amount of electronic transactions, as well as restrictions on the types of available transactions, with or without notice to you. In addition, you agree to comply with any limitations or restrictions that otherwise apply to your account(s) and may affect electronic funds transfers or inquiries.

SECTION II: TIME DEPOSITS/CERTIFICATES OF DEPOSIT

The terms and conditions contained in this Section II supplement the other terms and provisions of this Agreement and apply to any time deposit accounts (“Time Deposits”) and certificates of deposit (“Certificates”) that you have with us, including, as applicable, Time Deposits or Certificates purchased for an Individual Retirement Account. Time Deposits and Certificates are further subject to terms and provisions that may be printed on your Time Deposit receipt or Certificate, and you acknowledge and agree that such terms and provisions are part of this Agreement. In the event of a conflict between the terms set forth herein and the terms and provisions printed on your Time Deposit receipt or Certificate, the terms and provisions printed on your Time Deposit receipt or Certificate will govern and control.

INTEREST ACCRUAL INFORMATION

Interest will begin to accrue on the business day we receive your deposit. We use the daily balance method to calculate the interest on Time Deposits and Certificates. This method applies a daily periodic rate to the principal in the account each day. Interest is compounded daily for all Time Deposits and Certificates.

INTEREST PAYMENT METHOD AND FREQUENCY

Your interest payment method and frequency are designated on your Time Deposit receipt or Certificate, as applicable, as well as on your Pre-Maturity and Renewal Confirmation Notices.

INTEREST PAYMENT METHOD

Your interest can be deposited directly into your Regions checking, savings or money market account, sent to you by check, credited to your Time Deposit or Certificate at maturity, or for personal Time Deposits or Certificates with terms of one year or longer, interest may be credited to your Time Deposit or Certificate quarterly.

INTEREST PAYMENT FREQUENCY

If you elect to have your interest deposited into your Regions checking, savings, or money market account, or sent to you by check, then you may receive your interest monthly, quarterly, semiannually, annually or at maturity.

ANNUAL PERCENTAGE YIELD (APY)

The APY is a percentage rate reflecting the total amount of interest that would be earned on the account based on the interest rate and the frequency of compounding. The APY assumes interest will remain on deposit until maturity. Any withdrawal will reduce earnings. You must maintain a daily balance equal to the amount of your initial deposit or renewal amount to earn the stated interest rate and APY.

AUTOMATIC RENEWAL

For any renewable Time Deposit or Certificate, your deposit will be automatically renewed for the same term as indicated on your Time Deposit receipt or Certificate, as applicable, and at the interest rate established by us for your type of deposit at the time of each renewal, provided that your type of deposit is still a part of our service offering at the time of renewal. If you allow your Time Deposit or Certificate to automatically renew, it will renew on the date your prior deposit matured. Should you wish to prevent the deposit from being renewed, you must contact us in writing at any time before the maturity date but not later than the grace period defined below. If your type of deposit is not a part of our service offering at the time of renewal, we will notify you accordingly, and the funds will be paid to you or deposited into a different type of account pursuant to this

Agreement and our disbursement procedures in effect at that time, and/or pursuant to any option we have given you in our notification to you which you have elected.

PRE-MATURITY NOTICE

For Time Deposits or Certificates with terms greater than thirteen (13) days, a notice will be sent prior to maturity indicating the date on which your deposit will mature. If the term of your deposit is thirteen (13) days or less, you will not receive a notice.

RENEWAL CONFIRMATION NOTICE

For Time Deposits or Certificates with terms greater than thirteen (13) days, a notice will be sent after the grace period on your matured deposit has expired, indicating your new interest rate and maturity date. If the term of your deposit is thirteen (13) days or less, you will not receive a notice.

GRACE PERIOD

For seven to thirty-one (7-31) day Time Deposits and Certificates, you may withdraw all or any part of your deposit without penalty not more than one (1) business day after a maturity date, however, no interest from the date of maturity will be paid on any funds withdrawn in this manner. For Time Deposits and Certificates with terms greater than thirty-one (31) days, you may withdraw all or any part of your deposit without penalty not more than ten (10) calendar days after a maturity date. However, no interest from the date of maturity will be paid on any funds withdrawn in this manner. Any person named on the Time Deposit receipt or Certificate may make withdrawals during a grace period.

NON-AUTOMATICALLY RENEWABLE; FINAL MATURITY NOTICE

A notice will be sent prior to maturity indicating the date on which your deposit will mature. On that date, the principal and any unpaid interest will be disbursed as indicated on your Time Deposit receipt or Certificate.

EARLY WITHDRAWAL

Early withdrawal is withdrawing all or part of principal of any deposit, prior to maturity, except withdrawals during a grace period as defined above. Early withdrawal is also defined as amending the terms of your Time Deposit or Certificate to reduce the maturity period designated on the Time Deposit receipt or Certificate as the "Term" (provided, that we have no obligation to agree to an amendment of such terms, and any such amendment shall be within our sole and absolute discretion).

MULTIPLE OWNERSHIP

Our rules and procedures provide that any early withdrawal of a Time Deposit or Certificate upon which more than one depositor is designated, other than (i) an early withdrawal upon the death or adjudication of incompetency of one depositor or (ii) withdrawals during a grace period as defined above, requires the signature of all depositors. You agree to be bound by these rules but also acknowledge that we may, in our sole discretion, waive these rules because of special circumstances. You agree to be bound by our decision should we waive the rules and we shall have no liability to any depositor arising from our decision. We reserve the right to refuse your request to withdraw the funds in your Time Deposit or Certificate until such time as the funds used to purchase the Time Deposit or Certificate have become collected funds.

EARLY WITHDRAWAL PENALTY

In the event of an early withdrawal, you must pay the early

withdrawal penalty listed below. The penalty may be waived in the event of death of any depositor on the Time Deposit or Certificate, or if any depositor is determined to be legally incompetent by a court or other administrative body of competent jurisdiction. In regards to IRA Time Deposits and Certificates, early withdrawal penalties do not apply if the withdrawal reason was due to: death, total and permanent disability, substantially equal periodic payments, seven day revocation, excess contribution, divorce, or you are aged 59^{1/2} or older. Note that early withdrawal of IRA funds may also be subject to other penalties and tax consequences as provided by applicable law.

You agree that if you have not earned enough interest to pay the required early withdrawal penalty, the remaining amount of the penalty will be deducted from the principal amount of your Time Deposit or Certificate. Any early withdrawal penalty will be payable immediately upon withdrawal.

1. If the original maturity of your deposit is thirty-one (31) days or less, you must pay an early withdrawal penalty equal to the total amount of interest that would have been earned on the amount withdrawn had such amount remained on deposit for the entire term of the deposit until maturity. The penalty shall be calculated at the interest rate being paid on your deposit at the time of withdrawal.

2. If the original maturity of your deposit is thirty-two (32) days to and including one hundred eighty-one (181) days, you must pay an early withdrawal penalty on the amount withdrawn equal to one (1) month's (31 days) simple interest at the interest rate being paid on your deposit at the time of withdrawal.

3. If the original maturity of your deposit is one hundred eighty-two (182) days to and including three hundred sixty four (364) days, you must pay an early withdrawal penalty on the amount withdrawn equal to three (3) month's (90 days) simple interest at the interest rate being paid on your deposit at the time of withdrawal.

4. If the original maturity of your deposit is one (1) year (365 days) or more, you must pay an early withdrawal penalty on the amount withdrawn equal to six (6) month's (182 days) simple interest at the interest rate being paid on your deposit at the time of withdrawal (except Treasury Index Time Deposit as outlined in this Section II).

TRANSFERABILITY

Time Deposits and non-negotiable Certificates are not transferable. This means that you may not transfer the ownership of your Time Deposit or non-negotiable Certificate to anyone without our written consent, which may be granted or withheld in our sole and absolute discretion. Any transfer is not effective until we have given you written consent and note the transfer in our records. Certificates that are negotiable instruments under applicable law are transferable only upon proper endorsement and registration at the Regions location which initially issued the Certificate.

NEGOTIABILITY

Time Deposits are not negotiable. Certificates may be negotiable, subject to the requirements of applicable law, and the balance will be paid to you or any transferee of a negotiable Certificate only upon proper presentment of the Certificate, with all necessary endorsements, to us. Seven to thirty-one (7-31) day Certificates are not negotiable.

REPORTING INTEREST EARNED

The Internal Revenue Service requires us to report interest, on which you may owe income tax, for the calendar year in which it is paid to you. For Time Deposits or Certificates with terms greater than one (1) year with interest paid at maturity, we will report the interest your

deposit has earned, whether or not it is paid. Each year we will furnish you a statement that reflects the interest paid to you during the preceding year. All interest will be reported as having been earned by the person named first on the account.

ADDITIONAL DEPOSITS

For automatically renewable Time Deposits with maturities greater than thirty-one (31) days, you may make additional deposits only during the grace period defined above, with the exception of the 18 Month Variable Rate IRA as described in this Section II. Additional deposits are not allowed on any Certificate or on automatically renewable Time Deposits with maturities of seven to thirty-one (7-31) days. If you have established an 18 Month Variable Rate IRA Time Deposit, additional deposits of not less than \$50.00 will be accepted. Additional deposits will not extend the maturity date of this deposit.

TERMINATION

If you fail to comply with any terms or conditions of this Agreement, you agree that we may terminate your Time Deposit or Certificate at our discretion, in addition to exercising any other rights or remedies we may have, which we may exercise in our sole and absolute discretion. In this event, we will remit to you any funds held by us, including any interest earned, less any applicable early withdrawal penalties, and we will have no further obligation to you.

ADDITIONAL CONDITIONS SPECIFIC TO CERTIFICATES

Payment of principal and any unpaid interest will be made to you only upon proper presentment of your Certificate.

SECTION III: INDIVIDUAL RETIREMENT ACCOUNTS

The terms and provisions of this Section III supplement the other terms and provisions of this Agreement and apply to any Regions IRA you may have with us. This includes: Traditional IRA, Roth IRA, SEP IRA and Coverdell Education Savings Account. This Section III also applies to deposits covered by this Agreement that are held in qualified retirement plans.

Regions IRAs are further subject to the information and provisions in your Individual Retirement Account and Disclosure Statement, your Roth IRA and Disclosure Statement, your Coverdell Education Savings Account and Disclosure Statement, or your 5305-SA, and on your IRA Deposit Receipt(s) ("Receipt(s)"), and you acknowledge and agree that such information and provisions are part of this Agreement. In the event of a conflict between the terms set forth herein and the terms and provisions of such IRA disclosures statements and/or Receipts, the terms and provisions of such disclosures, statements, and Receipts will govern and control.

INTEREST RATE

The interest rate stated on your Receipt is guaranteed until its original maturity, subject to the exceptions outlined in this Section III.

18-MONTH VARIABLE IRA

The interest rate on this deposit is equal to the discount rate of the new 6-month Treasury bill plus 1/4%. The discount rate of the 6-month Treasury bill is determined by the weekly auction of the Federal Reserve. To this extent, the interest rate and APY earned on this deposit are subject to change weekly and may be deemed variable rates. Fluctuations in the discount rate of the 6-month Treasury bill could cause an interest rate and APY in a subsequent week to be less than the interest rate and APY in an earlier week. This deposit is not available for Roth IRA or Coverdell Education Savings Accounts.

MONEY MARKET IRA

The interest rate on this deposit is set by Regions management in its sole discretion. To this extent, the interest rate and APY earned on this deposit are subject to change daily and may be deemed variable rates.

AUTOMATIC RENEWAL OF DEPOSIT

See Section II of this Agreement for details regarding automatic renewal of your IRA Time Deposit or Certificate. If your deposit is not a part of our service offering at the time of renewal, the funds will be deposited into the Money Market IRA unless we have received different instructions from you in writing.

ADDITIONAL DEPOSITS

You may make additional deposits to your account only during the grace period for Time Deposits or Certificates as defined in Section II except as noted in this Section III.

18-MONTH VARIABLE IRA

Additional deposits of not less than \$50.00 will be accepted. Additional deposits will not extend the maturity date of the deposit.

MONEY MARKET IRA

Additional deposits of not less than \$25.00 will be accepted.

AUTOMATED DEPOSITS

Deposits made to your IRA through payroll deduction or telephone banking will be made as "current year" contributions only.

INTEREST PAYMENT FREQUENCY

Unless otherwise requested, interest will be credited to your IRA account quarterly.

INTEREST AND PRINCIPAL DISBURSEMENTS/WITHDRAWALS

All requests to withdraw funds from the IRA must be done in writing. Please refer to the applicable disclosure statement governing your type of account (Traditional, Roth, or Coverdell Education Savings Account) for possible IRS penalties.

Should you elect to receive interest or principal distributions, your payment method and frequency are designated on your IRA Request for Distribution as well as on your Pre-Maturity and Renewal Confirmation notices.

PAYMENT METHOD

Your interest or principal can be deposited directly into your Regions checking or savings account, or paid by check.

PAYMENT FREQUENCY

You may receive your interest or principal monthly, quarterly, semi-annually or annually.

EARLY WITHDRAWAL PENALTY

You should refer to Section II of this Agreement for applicable terms relating to early withdrawal penalties for IRA Time Deposits or Certificates.

TERMINATION

You may elect to close your account at any time and withdraw your funds less any applicable withdrawal penalties. Notification to close your account must be done in writing. Furthermore, if you fail to comply with any of the terms and conditions of this Agreement, we may terminate your account and resign as custodian of your IRA (refer to your applicable Disclosure Statement or Receipt), in

addition to exercising any other rights or remedies we may have, which we may exercise in our sole and absolute discretion. In this event, we will remit to you or your designated successor custodian any funds held by us, including any interest earned, less any applicable early withdrawal penalties. We will have no further obligation to you.

TAX CONSEQUENCES

We make no representation as to the tax consequences relating to any individual retirement account covered by this Agreement. If you have questions concerning the federal or state tax consequences resulting from your purchase, ownership, use, liquidation, or withdrawal of your IRA deposit, you should contact your tax advisor.

SECTION IV: FUNDS AVAILABILITY POLICY

1. Your Ability To Withdraw Funds. Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:00 p.m. (or at other times as may be displayed) on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 4:00 p.m. on a business day (or at other times as may be displayed) or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

2. Longer Delays May Apply. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second (2nd) business day after the day of your deposit. However, the first \$200 of your deposits will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available.

If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any other day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.

- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh (7th) business day after the day of your deposit.

3. Special Rules For New Accounts. If you are a new customer, the following special rules may apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total

deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess of the above stated checks over \$5,000 will be available on the ninth (9th) business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury Check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the eleventh (11th) business day after the day of your deposit.

4. Holds On Other Funds (Check Cashing). If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. We have no responsibility for fees assessed by third-parties or for any other amounts claimed due to our delaying the availability of funds in the account.

5. Holds On Other Funds (Other Accounts). If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited. We have no responsibility for fees assessed by third-parties or for any other amounts claimed due to our delaying the availability of funds in the other account.

SECTION V: ELECTRONIC FUND TRANSFER DISCLOSURE TO OUR CONSUMER CUSTOMERS

(THE DISCLOSURES AND TERMS IN THIS SECTION V ARE APPLICABLE ONLY TO THE EXTENT THAT YOUR ACCOUNT HAS BEEN ESTABLISHED PRIMARILY FOR PERSONAL, FAMILY, OR HOUSEHOLD PURPOSES.)

Certain types of transactions that are handled completely or partially by electronics are subject to the Electronic Fund Transfer Act (EFT Act). The EFT Act, subject to certain exceptions and qualifications, covers fund transfers that are initiated through an electronic terminal, telephone, computer or magnetic tape, including automated clearinghouse (ACH) transactions and preauthorized electronic direct deposits and preauthorized electronic payments to third parties to or from your checking account, other transaction accounts or savings account.

Your rights, protection, and liabilities are outlined in the following disclosure in accordance with the EFT Act. Our obligations and liabilities are also summarized for you. Please read and become familiar with all parts of this disclosure. Be sure to retain the telephone numbers and addresses that you may need in order to limit your liability and to resolve problems that you may have concerning electronic transfers.

You may contract with us for the provision of a specific electronic fund transfer service (for example, by requesting an ATM or check card, or by enrolling for the use of our online or electronic banking services) and receive separate terms and conditions and EFT Act disclosures pertaining to that service. Such separate terms, conditions, and disclosures supplement the terms of this Agreement and the following disclosures.

1. Types Of Available Transfers. Unless you have contracted with us for a different or specific electronic fund transfer service or access device for your account(s), the electronic fund transfers described below generally are the only types you will be able to make.

(a) **ACH; preauthorized electronic fund transfers.** The following are examples of ACH transactions and/or preauthorized electronic fund transfers:

(i) You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills. This is known as “electronic check conversion.” For instance, assume that you purchase goods from a merchant. You provide the merchant with a voided check which allows the merchant to capture routing, account and serial number information. The transaction is processed electronically through ACH, and your account is debited for the purchase price of the goods.

(ii) You send a check to a merchant who bills you on a periodic basis. The merchant uses the information on the check to process your payment electronically through ACH and your account is debited for the bill.

(iii) You authorize your employer in writing to pay you through direct deposit of your paycheck to your account. You provide your employer with account and routing number information to enable your employer to credit your account. The transfers will take place on a recurring basis, at substantially regular intervals, and will require no further action from you to initiate the transfers. The transfers are processed electronically through ACH, and your account is credited for the amount of your paycheck each payday.

(iv) You give advance written authorization to your telephone company to debit your account electronically each month in the amount of your monthly telephone bill. You provide your telephone company with account and routing number information to enable your telephone company to debit your account. The transfers will take place on a recurring basis, at substantially regular intervals, and will require no further action from you to initiate the transfers. The transfers are processed electronically through ACH, and your account is debited for the amount of your telephone bill each month.

(b) **Telephone VRU Service.** You may transfer funds among your accounts that are accessible through the VRU Service, our automated telephone funds transfer and account information service. More details about the features and functionality of the VRU Service are provided in Section I of this Agreement.

2. Limits On Transfers.

(a) You are not permitted in any statement cycle or calendar month, whichever period is shorter, to make more than six transfers or withdrawals from a savings or money market account to another account you have with us or to a third party by means of preauthorized or automatic transfers, or by means of telephonic (including data transmission) order or instruction, or by means of personal computer (including online banking and bill payment services), or by means of draft, check, ATM or debit card, or similar order to a third party (to the extent permitted by the account).

(b) There may from time to time be limits on the number and

dollar amount of electronic fund transfers that you can make. These limits are for security reasons and may change from time to time. There may be additional limitations elsewhere in this Agreement. Your ability to initiate transactions also may be limited by the terms of other agreements you have with us or as described in other disclosures we have made to you, or by applicable law. You agree to abide by and be bound by all applicable limitations.

3. Right To Receive Documentation Of Transfers.

- (a) **Terminal transfers.** You can get a receipt at the time you make any transfer to or from your account using any electronic terminal (You may need to request and enter into a separate agreement for an ATM card, debit card or check card in order to effect transactions at certain electronic terminals).
- (b) **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us to find out whether or not the deposit has been made.
- (c) **Periodic statements.** You will get a monthly account statement for each month in which an electronic fund transfer is made to or from your account. In any case, you will get the statement at least quarterly for each account to which or from which an electronic fund transfer may be made.

4. Your Liability For Unauthorized Transfers; Advisability Of Prompt Reporting. An unauthorized transfer means a transfer from your account that is initiated by another person without your authority to initiate the transfer and from which you receive no benefit. The term does not include any transfer that is initiated by a person who was furnished by you with the means to access your account, unless you have notified us that transfers by that person are no longer authorized and we have had reasonable opportunity to act on that notification.

- (a) Tell us AT ONCE if you believe any access device, code, PIN, or other means of electronically accessing your account has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all your money in your account (plus your maximum overdraft funding amounts). If you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone electronically accessed your account without your permission.
- (b) If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device, code, PIN, or other means of electronically accessing your account, and we can prove we could have stopped someone from electronically accessing your account without your permission if you had told us, you could lose as much as \$500.00.
- (c) Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time.
- (d) If we determine that extenuating circumstances kept you from telling us, we may extend the time periods.

5. Our Liability For Failure To Make Transfers. If we do not properly complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for

your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (a) If, through no fault of ours, your account does not contain enough money to make the transfer.
- (b) If the transfer would go over any existing credit limit on your overdraft line, or other credit account.
- (c) If your funds are being held or frozen or are subject to legal process.
- (d) If the electronic terminal where you are making the transfer does not have enough cash.
- (e) If the electronic terminal (or system) was not working properly and you knew about the breakdown when you started the transfer.
- (f) If circumstances beyond our control (such as telecommunication or electrical outages and malfunctions, postal strikes or delays, computer system failures or natural disasters) prevent the transfer, despite reasonable precautions that we have taken.
- (g) If you have exceeded the limitations on frequency of transfers or dollar amount of transfers.
- (h) If your access device, code, PIN, or other means of electronically accessing your account has been reported lost or stolen, or has been damaged, or if we have reason to believe that a transaction has not been properly authorized or authenticated, or is fraudulent, erroneous, or illegal.
- (i) If we do not receive the necessary transfer data from a third party, or if such data is incomplete or erroneous when received by us.
- (j) If making the transfer would cause us to violate any law, rule or regulation to which we are subject.
- (k) If your account is presumed abandoned under applicable law, or if we consider your account to be dormant or inactive under our policies and procedures.
- (l) If any failure on our part was not intentional and resulted from a bona fide error, notwithstanding procedures to avoid such error, except for actual damages (which do not include indirect, incidental, special or consequential damages).

There may be other exceptions to liability stated in this Agreement or other agreements with you or otherwise provided by applicable law.

6. Disclosure Of Account Information To Third Parties. We will disclose information to third parties about your account or the transfers you make:

- (a) Where it is necessary for completing transfers, or
- (b) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- (c) In order to comply with government agency or court orders, or
- (d) If you give us your written permission, or
- (e) Otherwise in accordance with our privacy notice. You may obtain a copy of our privacy notice at any time by visiting any of our branches or by visiting our website.

7. Right To Stop Payment On Preauthorized Transfers And Procedure For Doing So; Right To Receive Notice Of Varying Amounts; And Our Liability For Failure To Stop Payment.

- (a) ***Right to stop payment and procedures for doing so.*** If you have directed preauthorized electronic fund transfers from your account, you can stop any of these payments. Here's how: Call us at the number shown below or you can write us at the address shown below in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call.

- (b) **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment will differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.
- (c) **Liability for failure to stop payments of preauthorized transfer.** If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we may be liable for your losses or damages.

8. What Constitutes A Business Day. For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

9. In Case Of Billing Errors Or Questions About Your Electronic Transfers. You may call us at the telephone number shown below or you may write us at the address shown below as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

- (a) Tell us your name and account number.
- (b) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (c) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days [twenty (20) business days for transactions that have occurred within 30 days after the first deposit to the account] after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days [ninety (90) days for point-of-sale transactions, transactions initiated outside the United States, or transactions that have occurred within 30 days after the first deposit to the account] to investigate your complaint or question. If it is necessary to take this additional time, and your written notification has been received by us, we will credit your account within ten (10) business days [twenty (20) business days for transactions that have occurred within 30 days after the first deposit to the account] for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days [twenty (20) business days for transactions that have occurred within 30 days after the first deposit to the account], we will not credit your account and we will still have up to forty-five (45) days [ninety (90) days for point-of-sale transactions, transactions initiated outside the United States, or transactions that have occurred within 30 days after the first deposit to the account] for our investigation. We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

10. Telephone Number And Address To Be Notified In Event Of Lost, Stolen Or Compromised Access Device, Or Unauthorized Transfer. If you believe that your access device, code, PIN, or other means of electronically accessing your account has been lost or stolen, or compromised, or that someone has transferred or

may transfer money from your account, without permission, using information from your check or otherwise, you should call the number below or write to the address provided.

Call toll free 1-800-REGIONS (734-4667)

Or write:

Regions Electronic Banking Services

P.O. Box 830843

Birmingham, Alabama 35283-0843

11. Fees. You should refer to our schedule of fees, which is included with other documentation and disclosures we have provided to you in connection with the opening of your account, for information regarding any fees associated with fund transfers covered by the EFT Act. Such fees are subject to change from time to time, and we will provide you with notice of such changes as required by law. The owners/operators of electronic fund transfer systems may charge fees for transactions that are not disclosed in our schedule of fees.

SECTION VI: IMPORTANT INFORMATION FOR OUR CONSUMER CUSTOMERS ABOUT SUBSTITUTE CHECKS

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with “substitute checks.” These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: “This is a legal copy of your check. You can use it the same way you would use the original check.” You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other laws with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund plus interest if your account earns interest within 10 business days after we received your claim and the remainder

of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at **1-800-REGIONS (734-4667)**. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include—

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: the check number, the name of the person to whom you wrote the check, and the amount of the check.



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